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PITMAN'S TRADERS' HANDBOOKS

GROCERY

BY

W. F. TUPMAN

LECTURER ON GROCERY TECHNIQUE
TO THE

MERCHANT VENTURERS' TECHNICAL COLLEGE, BRISTOL, 1908-9

FELLOW OF THE INSTITUTE OF CERTIFICATED GROCERS



LONDON

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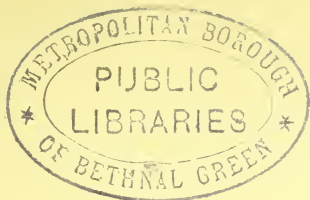
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PREFACE

THAT urgent need exists for some form of supplemental training, in order thoroughly to equip those who desire to attain proficiency in the Grocery, Provision, and Allied Trades, has long been apparent to all influential employers. During the past four years evening classes for the purpose have been conducted in various educational centres with marked success. So progressive is the movement that already an Institute of Certificated Grocers has been formed, one of the principal objects being to increase facilities, to broaden scope, and to proffer every encouragement by a judicious system of awards.

It is primarily with the view of rendering some slight assistance in this connection that the brief volume now submitted is issued. No attempt has been made to go beyond the rudimentary stage, or to indulge in ambitious literary efforts, but rather to embody, in a series of short, simple sections, such items of elementary information, gathered during a lengthy business experience, as may be serviceable to the novice, the apprentice, and the junior employee.

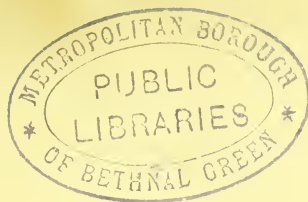
The hope is further entertained that the work may not only prove useful in the text-book sense, but also that assistants in rural districts, where extra instruction has not hitherto been imparted, may find it a help, however small, towards the attainment of efficiency in service.

For much kindly assistance rendered, and for hearty encouragement given by Professor J. Wertheimer, B.Sc., B.A., etc., etc., Principal of the Merchant Venturers' Technical College, Bristol; Mr. T. R. Davies and Mr. T. Charlwood Whitwill, Lecturers on Commercial Subjects

to that Institution; and by Messrs. John Williams, Wm. Martineau, Geo. Nicholls, J. A. Sharwood, and J. Aubrey Rees, Chairman, Members, and Secretary respectively on the Governing Council, Institute of Certificated Grocers, the writer's best thanks and full appreciation are herewith sincerely tendered.

W. F. TUPMAN.

46 HIGH ROAD,
CHISWICK, W.



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GROCERY

CHAPTER I

THE GROCERY BUSINESS AS A LIFE'S VOCATION, AND THE PROSPECT IT AFFORDS

WHATEVER career may be contemplated by a youth who is just entering upon life's battle, it becomes him to study thoroughly the ramifications thereof, and the possible developments connected therewith. No success in any calling can be achieved without that elementary knowledge which serves as a basis for extended investigation; ultimate effort is foredoomed to comparative failure unless grounded upon theoretical and practical information, blended in the requisite proportion, which not only conveys facts and ideas as to the preliminary conditions of service, but also points out, so far as is possible, the requisite modes of progression by means of which a definite end can be attained. Some forms of business are necessarily narrow in scope and objective; others proffer innumerable facilities for inquiry and research. In the former instance, specialisation is imperative; in the latter, all round utility is of vital importance. But certain vocations combine both necessities, and the allied trader's calling is unique in this particular. It is open to the novice to specialise in one specific sense, or in numberless minor channels. An unlimited field for study is opened up; the more it is investigated the better, personally and pecuniarily, for the individual concerned. Nevertheless, there must be no misapprehension at the outset. The foundation upon which the edifice is to be constructed must be solid concrete. The inception of a

commercial career must be fundamentally sound. Efficiency for either the Allied Trader or his assistant implies at the very beginning determination to excel. The preliminary stages demand unwearied application, persistent endeavour, and that devotion to spade work which no petty discouragements can be permitted to check.

Therefore, care must be taken to understand thoroughly what is actually expected. Notwithstanding the fact that the Grocer and Allied Trader, or to be really explicit, the retail general distributor of products for the household, is an absolutely indispensable factor to the community at large, few, if any, of the purchasing public are inclined to give adequate consideration to the position he holds. Far too much is regarded in the matter-of-fact sense. It is confidently assumed by the thoughtless, that capacity to undertake certain routine work is the only essential necessary to the trader who supplies their needs. In the main they fail utterly to realise that efficiency in this respect demands business aptitude of the highest order ; intelligent discrimination in the keenest commercial sense ; and such knowledge of food products generally and their dietetic values as is vouchsafed to few outside the domain occupied by medical experts.

The consequence is that the prospect opening out before a youth who decides upon entering the grocery trade, and making it a means of livelihood, has never hitherto been fairly reviewed. When, as frequently happens, controversy arises over the question, " What shall we do with our sons ? " no advocate can be found bold enough to suggest their being trained for, and becoming, competent grocers in the fulness of time. Let any would-be adviser but hint at the business to paterfamilias or guardian who is anxious concerning the future of a youth under his control, and he will probably be met by the rejoinder, " No good at all, excessive hours of labour, remuneration of the scantiest type, and ultimate prospects pitiably poor."

Such assertions in a strictly limited sense are true. None the less they embody a series of half-truths, which are infinitely more difficult to combat than a statement which is palpably incorrect. Before forming a definite opinion it is incumbent upon investigators to take a wholly dispassionate view; to weigh the pros and cons, the advantages and disadvantages, from the strictly judicial aspect; and to base their premises upon indisputable facts.

To say, for instance, in tones of good-humoured contempt that the grocery business is no good at all, indicates but the ignorance born of prejudice. On the contrary, both principals and employees connected therewith render services of the greatest possible utility. The manner in which the needs of the purchasing public are met, the energy and enterprise which are displayed in gathering together for their benefit merchandise from the uttermost parts of the earth, the personal consideration extended to even the humblest customer, and the care generally bestowed, are entitled to, and should receive, the fullest possible recognition. The grocer's trade existence depends upon his becoming, in the strict sense, a public benefactor. He is certainly justified in claiming the same consideration from his patrons as he himself extends to them.

That the hours of labour are excessive must be regretfully admitted. The onus lies principally with thoughtless purchasers, petty and incompetent shopkeepers, and in a few minor instances, with selfish and inconsiderate employers. Perhaps among the worst offenders in this respect are assistants who have passed to small proprietorship. Anxious to turn over as much money as possible, they postpone the closing hour unduly; failing utterly to see that such a course is not only detrimental to themselves, but also a source of common danger. Even here, however, conditions are not so gloomy as is generally imagined. In many instances improvement has been effected;

undoubtedly now reform is in the air. At present a weekly afternoon for rest and recreation prevails in most districts. The National Association of Grocers' Assistants has done much to discourage late shopping, particularly within the Metropolitan radius, and is perpetually engaged in conducting a vigorous propaganda with a view to ameliorating the lot of those employed behind the counter. Not only so, but all the principal employers, in their official capacities as members of the various Trades Associations, are pressing home the necessity for legislation in this direction. This undoubtedly is the essential need, and every reason exists to hope that, before long, the length of time which shops may keep open shall be definitely and finally fixed.

The question of remuneration must be dealt with delicately but frankly. Low salaries are certainly the rule rather than the exception, but why? One reason is the unfortunate and unwise tendency of both multiple concerns and certain classes of individual traders to employ the cheapest types of labour. Another arises from the fact that the cutting propensities prevailing among reckless competitors narrow profits down to the lowest possible point compatible with existence. None the less, candour necessitates the admission that much of the responsibility here rests with the assistants themselves. Their apparent concern lies in getting a little more, rather than in endeavouring to make themselves worth more than they get. Opportunities for self-improvement, which abound on every hand, are far too often neglected. Apathy prevails where enterprise and ambition should be the prominent characteristics. The fact is lost sight of that economic laws necessarily determine what a man is worth, and, as a general rule, this is approximately what he receives. To improve his position he must increase his own value. The more deeply he probes the technique of his business, the more fully he enters into everything

appertaining thereto, so much the better most certainly will be his monetary reward.

Further, it has to be remembered, that in making himself thoroughly conversant with the details of his actual business, the assistant not only bids fair to brighten his own prospects behind the counter, but also that the knowledge thus acquired opens the door to wider possibilities of an even more lucrative nature. For instance, a very large number, quite one-half or two-thirds, of the commercial travellers now upon the road, representing various manufacturers and wholesale firms, have acquired their elementary business training as shop-assistants. They have been astute enough to perceive the utility of early preparation for after fuller scope, and thus render themselves fit and ready to seize the first favourable opportunity. The indifferent and thoughtless fail here simply through not possessing the preliminary foresight and definiteness of aim. It is not the slightest use blaming the business generally for lack of opportunity, when opportunity is knocking at the door. But the individual must be adequately prepared to receive her. She is chary of calling twice. To be ever ready, to be prepared by being fully equipped at every point, should be the dominant influencing desire.

Again, there are certain public appointments which can only be satisfactorily filled by those possessing a knowledge of grocery technique. All local governing bodies require the services of competent men as inspectors to report upon, and determine the condition of, the numerous foods offered for public consumption. Obviously the man who has spent, say, ten years of his life in studying these products, in learning to appraise them correctly, and to differentiate as to the quality being good or inferior, is the most fitted to excel in this direction. Assuming that he has fully qualified himself, successful and satisfactory supervision is certain.

In addition, one reform is urgent. Alike in the interest of the trading fraternity, and in that of the community at large, it is imperative to demand that no further appointments shall be made to inspectorships under the Food and Drugs Acts unless the selected candidates hold diplomas entitling them to membership of the Institute of Certificated Grocers. Probably no enactments were ever drafted more in the interest of the consumers' welfare than these Acts at their various stages; certainly none have ever been more characterised by crass ineptitude in their actual carrying out. Innocent men have been pilloried and persecuted; valuable time has been wasted on trumped-up charges; erroneous and pedantic opinion has concerned itself with obeying the letter of the law, while the spirit has been utterly ignored. Sophistication or adulteration of food by the retail trader is an offence so rare as to be practically untraceable, yet he, as distributor, has invariably to bear the punishment for malpractices committed by others. This sort of procedure has no place in British polity. Ideas of fair play by it are disregarded; lack of common sense becomes painfully evident. The plain fact is that inspectors have never yet been trained for the work. As a body they fail to grapple properly with the difficulties of the position. Their knowledge of food products is not, as a rule, sufficient to enable them to go direct to the root of a complex problem. The direct outcome is chaos and failure, to the detriment of the common weal. But when, in due course, men who thoroughly understand the exigencies of the situation perform these offices, the whole business will be carried out on efficient and practical lines, with results that cannot fail to benefit materially all concerned. Thoughtful assistants, therefore, may well consider the possibilities the suggestion affords.

A similar line of argument, even if not quite so pronounced, may be advanced concerning inspectorships under the

Weights and Measures Acts. Here, again, opportunity is afforded the skilled grocer's assistant to adapt himself to public requirements. During his novitiate exactness at scale, acquaintance with well nigh every type of weighing machine, thorough familiarity with the component parts of each, study of break and balancing, together with the major clauses of the Act itself, must of necessity be acquired. Such mechanical skill as is necessary entails but a little supplemental training, and an inspector thoroughly conversant with his duties is ready to hand. This point needs emphasis and consideration.

Nor is the scope for a qualified assistant limited to these. The grocer's training, properly conducted, fits him for innumerable posts. Hotel and restaurant management, positions of responsibility connected with refreshment contractors, and the catering trade generally; possible lucrative pay for the qualities of mind and organisation necessitated by the victualling of large bodies of men flit within the purview. Let but the desire for all-round capability combined with comprehensive trade knowledge be thoroughly instilled, determination to succeed and success itself will assuredly follow, whatever the line chosen.

In all probability, however, it is within the confines of orthodox business that the novice will wish to develop. Here, also, there is ample opportunity for enterprise. At twenty-five the thoroughly-trained man should be ready to take a responsible post. Given a suitable business he ought then to be worth from thirty-five to forty shillings weekly, and, if an expert provision hand, even more. From leading assistant to branch management is but a stage. Or opportunity may be found for directing energies to the wholesale trade. Saleroom assistants, heads of departments, buyers, and so on are oftentimes recruited from the retailer's staff. Even the dilatory can perceive these opportunities. Men of mettle grasp them directly they come within reach.

Yet discrimination is necessary. Permanent success rarely comes at a bound. Whatever course is outlined, perseverance is imperative. Even if, at the outset, discouraging conditions seem overwhelming the beginner must not quail.

His attention must be concentrated on the attainment of efficiency. The word must be further regarded in the broadest and most comprehensive sense. To be expert in one connection, and to ignore the facilities proffered by others, indicates the narrow mind. Broad views, toleration, cultivated inherent capacity to master details of an all-round type: these are the factors which make for success. Every preliminary attempt must receive its full meed of consideration; every duty and detail be allotted its specific sphere. Slowly, stage by stage, the work of qualification must proceed.

Enough has been said to prove that from the grocery business may be wrested a livelihood; hints have been dropped as to how proficiency therein may be regarded as a stepping-stone to further efforts. To outline the best methods of procedure; to instruct the learner how to proceed in order to ensure a satisfactory result, becomes now perforce the main objective.

CHAPTER II

THE IMPORTANCE OF APPRENTICESHIP AS COMPARED WITH IRREGULAR MODES OF TRADE ENTRY

ASSUMING next that a lad, with the full consent of his parents or guardians, has definitely decided upon adopting one branch or the other connected with the allied trades for a business career, what is his first course of procedure ? The answer bristles with difficulties. Opinions vary ; controversy concerning the matter has been widespread and prolonged. To lay down a hard and fast rule is unwise, the question must be regarded judicially, and decided according to the merits or demerits advanced ; having due regard to the particular instance under consideration.

To apprentice or not to apprentice—this is the point which perplexes the responsible. One school of thought urges that the indenture is indispensable ; another that it is futile and unnecessary. Reflective common sense alone can supply a satisfactory rejoinder, and discriminate wisely in a matter which is of such vital moment.

Consider first what the youth has to learn. During a period of four years or thereabouts it is incumbent upon him to master at least the preliminary details connected with the grocery and allied trades generally. Then ponder what these phrases, which are simply generic terms, really imply. Take the word grocery in its narrowest sense and endeavour, however crudely, to bring within the range of ready thought the number of commodities actually involved.

Broaden it a little and remember that practically every article of consumption, nearly all food products of importance, and well nigh every requisite for the household

calls for a share of attention. To speak of provisions is easy, to formulate mentally the area covered is a practically impossible task. Yet this subject has likewise to be faced; every important detail connected therewith acquired—and still the demand for information fanlike spreads.

The oil and colour trade must be explored for knowledge; paints and dyes have to be considered, the pleasure of the chemist has to be trespassed upon; preserved comestibles of the Italian warehouse type must be understood. The field for investigation is illimitable.

While the cynic affects to sneer at this as superabundant and unnecessary, commercial need insists that, objectors notwithstanding, it has to be done. But how? Certainly no man can teach, neither can another learn, the incumbent lesson during the time allotted.

This is readily granted, the subject is far too vast and comprehensive. None the less effort has to be made, and such efforts to embrace the elements of success must be based upon a clear assumption.

Nothing but the indenture can supply this. Perhaps of all formal documents none conveys more aptly the responsibilities implied from both the legal and moral points of view. Contracts of the ordinary type involve obligations, but the contract embodied in an indenture of apprenticeship stands alone. On the one hand, it insists upon full education, on the other, alacrity in service, supplemented by readiness and willingness to learn. Neither party can regard it in any other than the strictly binding sense; the proof of *bonâ fide* intent is absolutely convincing.

Hence the clear assumption here is that both parties shall exhibit a fair meed of competency. Teacher and taught must in turn prove qualified, one to impart, the other to receive and retain. Both may fall short in minor points but in a major sense the incumbent duties are fully

realised, clearly understood, and undertaken with deliberate intent at honest performance.

Obviously, then, the safer course to adopt is to undertake a specified term of service, during which all information obtainable should be gleaned. Caution must be exercised in selection. Business of the type which is usually termed medium class ready-money is by far the best for a beginner. Trading of this stamp is comprehensive, and avoids extremes. The hours, perhaps, may be a little longer than are altogether advisable for growing lads, but fair consideration can, as a rule, be arranged in this connection.

Given the right kind of employer and the requisite elementary business knowledge is fairly certain to be assimilated. The mere signing and sealing of the indenture brings the principal *in loco parentis* with regard to his employee. Legitimate desire to turn out a thoroughly capable hand is naturally evinced by the employer to whom the lad is bound. Such interest will be taken in the development of his abilities as to ensure that he not only receives the correct style of training in the shop itself but is also enabled to secure that supplementary education which is of the greatest possible importance. It is undoubtedly upon a dutifully-served apprenticeship, combined with taking advantage to the fullest possible extent of the opportunities which technical classes and text-books afford, that the success of the grocery employee of the future primarily rests.

There is, however, another side to the question. Complaint is often made by principals, not so much that they cannot secure would-be apprentices, but that the desired class of lads do not present themselves. The juniors who come into the trade drift there by accident rather than undertake it from deliberate intent. The consequence is that often the counter staff is recruited from the ranks of errand boys, porters, warehousemen, and so on, whose training has been perforce somewhat perfunctory, and

whose disinclination to extra study is frequently more than marked. Some few of these develop in time into assistants of first-class ability. Many others, unfortunately, remain stationary. They lack the enterprise which is indispensable to progress and are content to remain in a condition of mediocrity both as to status and remuneration. Keen business men speak of them as "undesirables." The term is quite appropriate. As a rule, their term of service is short. They drift from place to place as one after the other dispenses with their services, and unless serious effort at self-improvement is made, they not only harass principals but displease and alienate customers as well. Still, although these men deserve censure, none the less it is not fair to blame them indiscriminately. The plain fact is, that in the very earliest stages of their service nobody puts them upon the right track. Employers are indifferent, since the first hint as to usefulness generally sends them hunting for easier work. Experienced assistants do not trouble to educate these, because they lower the trade level, and depress the price of labour. Put the same lads under indentures, however, and the feeling is altogether different. Obligation to teach rests upon all concerned, and is invariably loyally recognised. Systematic training, as compared with erratic educational modes, ultimately determine proficiency or its reverse in the individual learner interested.

Care must be taken here to be quite clear. No desire exists anywhere to exclude lads from the distributing business on account of circumstances beyond their control. If intent to become expert is genuine, so-styled social status is of little moment. The boy who works his way up from carrying the basket to taking a highly responsible post is entitled to, and rightly receives, the respect and high esteem of his fellows. But such instances are rare. As a general rule, the result of careless early training has a deplorable development. Youths drift into devious ways.

Failing to equip themselves properly, they lack the capacity for sustained effort. Far too many fall back upon petty canvassing for a precarious livelihood. Some, unfortunately, swell the ranks of the permanently unemployed. In both instances the spectacle is really pathetic since the indenture may have meant all the difference between weakness and instability in creation, as compared with the vigour and determination of the astute man of business.

The whole subject, therefore, needs recasting for further full consideration. It is impossible to help feeling that assertions which indicate and imply the complete desuetude of apprenticeship are somewhat premature. Such a condition of entry and service has certainly been deplorably neglected; the obvious advantages connected therewith have not of late been sufficiently impressed upon those primarily interested. Principals and employees alike have been far too ready to assume that the system is defunct. On the contrary, it is but lying dormant and needs re-quickenng into life. No reasonable persons expect to revert to the exact conditions of twenty to thirty years ago. Living in has little or no part in present-day arrangements: the exaction of heavy premiums can certainly never be again enforced. None the less, no earthly reason exists why the expert grocer shall not say to either parent or guardian, "Send your lad to me by all means, providing he is willing and you consider it advisable; but let our understanding be clear. His time of service must be distinctly specified; four years for preference. During this period our interests will be identical. In return for his assistance, rendered on equitable terms, my very best shall be done to educate him in the broadest commercial sense." This is the mode of procedure which should characterise the future.

Another point remains for emphasis. Where apprenticeship is fully and faithfully served it is not fair for

employers to allow youths to sever themselves directly from the business wherein trained unless a fresh opening of a desirable character presents itself. One reason why the indenture has been so much disregarded of late lies in the fact that lads when "out of their time" were retained no longer, but simply allowed to drift away and look after themselves. But on the man who has trained the apprentice and cannot justifiably retain him rests the responsibility of seeing that he secures a progressive position elsewhere, aided, of course, by the enterprise of the young man himself. No fair-minded principal desires to act otherwise. Some, unfortunately, are indifferent and thoughtless. Yet to bear the golden rule in mind and to endeavour to carry out its precepts never yet harmed anyone. Let then the matter be properly regarded all round, and the indenture will yet remain a practical force.

Nor should the youth himself be too anxious to get away. The first situation means far more than is evident at first sight. It affords in all probability his only opportunity for selecting his own berth. Later experience may bring enforced acceptance. Care then must be taken to ascertain that it is an appropriate one, presenting fair prospect of ultimate development, and service with the right stamp of present-day employer. Far better remain where he is for a short while and wait for a suitable opening than be tempted by a little extra wage to undertake duties of a type that cannot possibly become congenial and which may probably seriously prejudice his future career. Legitimate scope for advancement and facility to prove adequate fitness are, for the first situation, absolutely indispensable.

Before the actual start is made, therefore, this matter must be carefully considered. Few, if any, will assert that desultory method is better than definite purpose. Reflection can hardly fail to convince that a clear understanding

is advisable and the customary trial month should enable both contracting parties to appraise each other mentally ere their mutual obligations are formally assumed.

Neither must the fact be ignored that the Institute of Certificated Grocers has recently decided to extend the privileges of membership to those who have served a four years' indentured apprenticeship, providing they shall so conduct themselves, in other respects, as to meet with the general approval of the Governing Council. The Diploma thus conferred forms an honour in itself, and in addition cannot fail to be of marked utility to employees whose earnest desire is to make their trade careers progressive.

Whatever decision may be arrived at, the need for determination remains. In most vocations petty discouragements are usually encountered at the outset, and the grocery business affords no exception to this rule. Much of the work is hard and laborious ; it must be cheerfully undertaken and carried through. Certain duties may prove irksome but no impatience or lack of tolerance can be permitted. Thorough intent must be the guiding principle, earnestness the abiding aim. Would-be wise-aces, who should know better, will often refer to the assistant in the distributing trades as a kind of nondescript whose position in the social economy is too vague to determine. Puerile expressions of this kind may well be disregarded. The expert assistant stands on exactly the same plane as the skilled artisan ; he is just as indispensable to the general community. In every respect, then, let him evince pride in his calling and extend to himself that self-respect which shall inevitably compel others to respect him in turn.

CHAPTER III

THE ELEMENTARY STAGES OF SERVICE

MOST men carry in memory their first day of actual work. There is generally a feeling, half of pleasure, half of pathos and regret in recalling events that may have transpired at this particular juncture. But despite experience gained, comparatively few take the trouble to advise a boy who is just starting how best to comport himself. The prevalent impression, apparently, is that lessons of self-reliance and capacity to hold one's own are best learned by allowing beginners to fit themselves in, and exhibit adaptability to circumstances as occasion may require.

To some extent this view may be tolerated, yet hints as to what may be expected of a lad, and how best he can fulfil his duties, cannot fail to be of service. With all the complications which mastering the grocery business entail opening out before him, any point in aid, however minor, should be acceptable. In addition to business education, those responsible should pay full attention to the formation and development of character. Success depends upon that training which combines the two in the most acceptable form.

Punctuality is imperative. Then it is necessary to cultivate that plasticity which readily concurs with the requirements of the moment, thus enabling beginners to glean information, and lay the foundations of proficiency at the very outset. Minute precautions should be taken to avoid the acquisition of undesirable habits. Modern business does not allow time to be wasted in idle conversation or in the discussions of topics outside the province of the duties in hand. A courteous request for information is certain to bring the knowledge required in such a manner

as to firmly impress it upon the mind, but an assumption of superiority may provoke a well deserved snub. However brilliant a youth may be, and whatever his scholastic attainments, the hard and practical side of the distributing business can only be gathered by beginning at the lowest rung of the ladder and slowly, albeit steadily, climbing upwards. The views and opinions of the apprentice matter little to the man of experience, save in so far that they may occasionally engender fresh ideas. Quietly expressed, the resultant effect may be beneficial; dogmatically uttered, the reverse is the case. To learn, not to teach, and to understand clearly the paramount necessity for this, forms the preliminary lesson.

Reputation must be built up and maintained for sterling integrity in the most comprehensive sense. For perhaps the first time in his life the lad becomes the custodian of another's property. He needs to realise this to the full. The avoidance of extravagant usage and waste; the care necessary to devote in order that all goods may be properly handled and dealt with in such manner as to ensure satisfactory results to the consumer; the fact that every little mission is important and may mean satisfaction or the direct opposite to a valued customer; these and kindred thoughts must be borne in mind. Neatness in attire should be combined with care to omit aught approaching ostentation. Rings are entirely out of place. Smoking during the day cannot be commended, while the cigarette habit, which inevitably results in nicotine-stained fingers, is positively abhorrent.

Indiscriminate tasting is a habit to be fought against. Many lads have a sweet tooth, and the temptation to sample dainties proves too strong for resistance. As a rule, it passes away when the products become familiar, although some men never really disassociate themselves from the practice. Obviously, then, moral stamina is indispensable at the commencement. Reflection will convince that this

habit really involves petty pilfering of an objectionable type, and may if unchecked lead to serious leakage. If the mind is but sternly set against it from the outset, a valuable point has been gained, and an impetus in the right direction given which will prove invaluable as events develop.

In all probability the beginner will first be placed on what is termed the stock counter. That is to say, he will be deputed to assist those of the staff who are responsible for keeping the fixtures filled with general grocery lines, such as sugars, dried fruits, rice, drysalteries, etc., in packages of specified weights, ready for either handing over the counter to purchasers, or utilization in the order department. Despite the fact that nowadays far too many goods come to hand ready packed, the bulk thus prepared in the shop itself is very heavy and the utmost care is necessary. Difference between profit and loss rests far more upon the exercise of skill and ability in this direction than is generally imagined or understood.

As a rule, indication of desire to learn how a parcel may be neatly wrapped is the first sign of quickening interest. This is quite commendable, and is almost universally encouraged. But it is not well to start with this; the elementary point lies in ascertaining how to efficiently weigh.

For if correctness at scale is fostered at the start, the novice seldom degenerates into a careless weigher. Let it be assumed then, that a bag of granulated sugar, weighing two hundred weight, has to be dealt with, and placed ready for sale or despatch in one pound packets. This commodity is generally wrapped in blue paper of the size known as Royal Hand, or for distinction's sake Blue Royal, each sheet of which measures twenty inches by twenty-five. Occasionally the paper is purchased ready cut to the requisite size, but more often it is delivered in parcels of one ream, implying twenty quires of twenty-four sheets

each, each of the latter dividing into four one pound wraps. Men who are dexterous will take a half-quire, press down the crease where the full sheet is folded with the thumb nail, tear in two and then again sub-divide. But the amateur will be better advised to cut his paper into the required four sections. The edges are thus more even, and no risk of spoiling by a clumsy tear is involved. Also it has to be noted that there are two sides to the paper, one rough, the other smooth and glazed. Obviously the rough side must be uppermost in order that it may be inside the parcel. A smooth surface then presents itself for deft manipulation and comfort in wrapping.

To ensure the cut paper coming readily to hand, it is customary to star-shape the bulk pile. This can be accomplished either through imparting a rotary motion to the upper pieces by means of the thumb nail or by manipulating with the palm of the hand on the counter edge. It should next be placed within easy reach of the weigher's left hand. Taking the scoop in his right, with the left he places the paper, rough side uppermost, on the scale pan and proceeds to weigh, placing the sugar as near as possible in the centre of the paper. It is unwise to be hasty at the start, speed increases naturally with practice, but accuracy is the first desideratum. To attain this, the scoop should be held firmly but with not too rigid a grip, the tip of the thumb just pressing the top edge of the bowl. Just a trifle more than sufficient sugar should be taken up at a time in order to avoid the double dip, yet the utensil must not be overloaded. Almost simultaneously with putting the paper on the scales the left hand slips, finger tips upwards, under the pan and the slightest tendency to break is immediately detected. The result is that the novice is able in a very short time to weigh in a satisfactory manner. No clumsiness is evinced. The business is effectively performed in about three practically spontaneous motions, and with well nigh the rapidity of thought.

But it must be properly done even if extra time and trouble are expended in learning adequately how. To watch some juniors weigh is painful. First they put on, then take off, too much, thereby wasting time. Others adopt the slap-dash method, which appears smart, but is in reality the directly opposite. In a very brief time the apprentice who commences aright can keep two, sometimes three assistants supplied with pounds to wrap. And the work is done to a hair. The scale balances; then gets just a grain in the customer's favour to ensure a slight break. Proprietors and purchasers alike receive their equitable dues.

Certain minor points must be borne in mind. The scoop should be clean and thoroughly dry to ensure free running. Slovenliness has to be avoided, since nothing is more detrimental to neat and effective work than getting the sugar about. Scales become sticky and hang; weights get tarnished, and general inconvenience occurs. Both the mahogany stand and the under side of the pans must be clean and polished bright. In proportion to the keenness of attention devoted to these oft-styled minor details is the outcome of really satisfactory results. The counter itself must be absolutely free from dust. While wrapping, slight spills are occasionally unavoidable, but a small piece of stiff cardboard may be used to scrape the sugar into the half-finished parcel, hence every precaution must be observed to see that it has no chance of getting soiled.

In districts where "cupping" prevails, methods are necessarily somewhat different. This custom necessitates the pound papers being first turned into cone or cup-shaped receptacles which, after being filled, are often weighed in hand scales. The mode imposes rather a severe strain upon the left arm during the weighing process, but it has the merit of being exact to the minutest detail. Apart from this, however, there are certain objections. The packages do not fit so well for parcelling, and no saving of time is really effected. Still it is as well to understand it.

Those who are ambidextrous, will turn and fasten the cup with the left hand ; it has been asserted that this is the strictly correct manner. But the majority use the right. The paper is folded round with the left hand till even at the top, pressed flat between the right finger and thumb at the tapered end ; then a half-turn taken and the extreme point neatly pressed inward with the thumb. To be secure, it should stand the strain of the fingers spread-eagled on the inside. Instruction connected with the turning and weighing of cups and with regard to wrapping generally is extremely difficult to convey by description. Therefore it must be recognised that hints only can be imparted here. They must, to be effective, be supplemented by practical demonstration.

Flat-wrapping, being more generally adaptable, should be the first style acquired. Even to wrap a pound of sugar, two requisites are essential, security and neatness. The far edge of the paper should be taken with the right hand, the near with the left, and the two brought together for the fold. Here, however, a slight difference of opinion prevails. Some urge that the inner edge should be about half-an-inch above the outer ; others that they should exactly and evenly meet. Strictly speaking, it matters little ; still the latter course is commended since if the former is adopted, unless the edges are exactly parallel the finished parcel has a tendency to taper, becoming narrower at one end than the other. After the fold the sugar is temporarily held by a slight turn with the left hand, the parcel brought upright, slightly shaken ; neatly tucked in at the top end ; turned over ; the other end fastened in a similar way and the process is complete. No string is necessary. The creasing must be clean and sharp, with no accumulations in the interstices. This properly done the package secures itself.

Other methods of flat-wrapping, however, need twine to ensure security. With tea, for instance, the ends are

generally folded over transversely; string is passed longitudinally over the parcel, then turned and tied across the middle. Pepper and other fine goods require another mode of fastening on account of their leaky tendency. The ends are carefully turned over on the side away from the wrapper, and the envelope-flap thus formed is again folded, thereby precluding all possibility of the contents escaping. Small parcels of this latter class are better tied lengthwise only, as string across the centre, if tightly drawn, has a tendency to cut through the paper.

As a rule, the attainment of dexterity in actual cup-wrapping is only acquired after considerable practice. At least three styles of finish are in vogue, two of which are unimportant, namely, the strap in which the elongated end of the cup is held away from the wrapper the sides folded over; the long flap pressed down and tucked under to secure; and the double fold which is accomplished by holding in the contrary position turning down the long flap, pressing the end well into the parcel then folding over either side and tucking in with the same motion as in the case of a flat wrap. But both these methods are limited in usage. The popular and by far the best way is to take the cup in the right hand long end nearest, and with the left hold it in shape by means of the finger and thumb, so directed as to point toward the wrapper. The contents are then shaken into a slightly uphill slant while the first three fingers of the right hand press the flap smoothly and evenly along the surface, sending the far end well down by curving at the tips. The left fold next comes right across the top in such a manner that the right fold grips it. Tucking in follows. A cup thus fastened can be hung on a pencil or penholder and swung round. Well finished, it should safely bear the strain. Candour compels the admission that assistants with long tapering fingers have the advantage over their fellows as far as neatly finishing the cup, or indeed any other style of wrap

is concerned. Large-handed men may be smart and dexterous, but thick fingers are undoubtedly a handicap and a deterrent to delicate finish.

Dried fruit for some reasons is preferable to sugar as a practising medium, but, save at certain seasons, nothing like the same quantity is dealt with, hence opportunity for experiment does not so frequently occur. For this the paper used is slightly larger, as an ordinary pound blue royal wrap is of insufficient size to hold the requisite contents effectively. Most principals concur in regarding three colours of this paper necessary ; buff, print, and blue in order to differentiate between sultanas, currants, and raisins respectively. Whatever colour is identified with one particular product, the original decision arrived at should be adhered to, as alteration often leads to minor errors of an irritating type which are detrimental in the business sense.

Comparatively few grocers now require rice or kindred articles to be flat-wrapped in one pound parcels. The prevailing and more commendable custom is to use thin but tough bags of varying colours. Time is thus economised, little or no spilling occurs, while the extra cost is of a trifling nature. The principal detail requiring attention in this connection is to fold the top of the bags so as to fasten securely in order that, plus the string, leakage is practically impossible.

For larger parcels, from two pounds up to twenty-eight, or on rare occasions, fifty-six, bags are invariably used. These are offered and utilised in an almost bewildering variety of shape and colour. The latter point matters little but the former is rather an important consideration. So-called satchel-bags are favourites to some extent, and the demand for these appears to be increasing. Doubtless some buyers have good cause for this, and controversy is not permissible here. But practical experience, none the less, usually decides in favour of the square-bottomed type.

Reasons for this are manifold. As a rule, they are more substantial and reliable, tougher and stouter in the base, and more readily adaptable to different circumstances. They can be wrapped in several ways rapidly and effectively, and almost invariably pack well in lockers of any shape. Not only so, but the packages are generally neater and more attractive.

The style of wrapping these bags is usually determined by the contents. For Demerara, soft sugars, or close lying products, all that is necessary is to hold the seam next the wrapper, and with a sharp one, two, three motion press down the front, crease the right fold, then the left and bring over the flap. Or, as an alternative, press both thumbs along the surface, pull over the farther side and turn up the two "dog's ears." In the latter instance, however, the seam must be either to the right or left, and the crease nearest the person, or when tied the parcel will be insecure at the base. But with fine-running goods, such as granulated, caster sugar or rice, after creasing the bag in the manner last indicated, the top ends must be brought together, then securely and neatly folded, otherwise a tendency to leakage will be evinced.

To tie properly is imperative. Most wrappers, after finishing, turn bags upside down on the counter. This is the correct procedure, and has a double-barrelled result. Firstly, the wrap is thereby pressed into position, secondly, the parcel comes properly to hand for fastening with string. The twine should be taken in both hands, the end to the right pulled firmly over the exact centre of the bag at the base and the parcel then turned over. One knot is best for all purposes. Some term it the grocer's, but strictly speaking it is that nautically known as the "figure of eight." Every schoolboy is familiar with it either by observation or illustration as, loosely drawn, it is invariably used on shipboard to prevent the end of a rope running through block or eye. The grocer's knot differs from

this only in that it is tied over the other string to form a running noose. If care is taken this means that the end is quite short. In drawing tight, the parcel should be nursed a little to prevent snapping, and the end then secured by a short half-bight turn. Thus manipulated no waste of cordage occurs, while the finish is neat and effective. The string should afterwards be severed by cutting as near to the parcel as possible. A small keen-bladed knife or scissors without sharp points are indispensable to the stock counter, and are best fastened thereto for safety's sake. Snapping the string over the finger which some assistants regard as a smart and jaunty act must be sternly tabooed. The practice is not only untidy and unnecessary, but deplorably wasteful. A long end is invariably left, and with a business in which the strictest economy is absolutely essential, even the slightest tendency to extravagance cannot be tolerated.

The parcelling of miscellaneous goods will receive consideration later. But it is permissible here to note that practically everything packed bears the shape of what is known in geometrical parlance as a rectangular parallelepiped. Save for the ordinary biscuit tin, concerning the exact suitability of which opinions vary considerably, the approximate cube is practically unknown in the trade. Experience and practice alike bear witness to the suitability of the shape adopted, and beginners must bear this in mind. Security and neatness will then culminate in superior style and finish, and a good parcel invariably commends itself. Some unfortunately regard these details as unnecessary and are content to just bang things together. But the error is a grave one to fall into. The beginner who takes a pride in mastering minor points, is stepping forward, often half unconsciously in the right direction, and to the keen eye of the manager or principal, pleasure is thereby afforded. Effective finish is noted as a point to the good. The lad is evidently shaping well. In due

course it will be found that the care taken in this direction will expand into consistent service, when even more responsible duties are assumed, since pains taken at the beginning implies that thought and attention will characterise every effort at self-improvement and each attempt at building up a sound and reliable commercial experience. There is an American adage which says that "The man who can well grease an axle makes the best Railroad President." Much truth underlies the humour of this. It may well be paraphrased by saying that "The assistant who can well finish a parcel must in time be able to complete effectually any business engagement, however important, upon which his developed attention is concentrated."

CHAPTER IV

EARLY DUTIES TO BE PERFORMED

It does not, as a rule, take the beginner long to discover that the comparatively pleasant duties of the stock counter are supplemented by intermediate work which is not always of a congenial nature. On the way this work is undertaken and regarded much depends. That much is of a menial character there is no attempt to gainsay. But the whole must be faced in a broad and tolerant spirit ; the absolute necessity for due performance has to be strongly pressed home. To be hasty and inconsiderate, to consider oneself as above this sort of thing while affecting to despise it as drudgery, is a certain bar to advancement. The youth who thoughtfully appraises both his vocation and himself will readily see that mastery of all these details is necessary. Unless he thoroughly grips them, quite unimportant though they may appear, his capacity for adequately instructing others in the future will be limited, and in the event of proprietorship he will be to some extent at a loss in determining efficiency or otherwise on the part of his staff. Moreover, from the very nature of things, actual performance of this work is but transitory. As soon as details are mastered the business is, as a rule, handed over to the last new comer, who has to be educated and brought on in turn. Without cavil, in every minor point the aim should be thoroughness. No better advice can be tendered the novice than to "Shirk no service however irksome." In every detail there is a lesson to be learned.

Take, for example, the question of window-cleaning. Bright and well polished plate-glass is one of the principal features in a modern store. Yet comparatively few men

will really take the trouble to treat it properly. Some have no idea beyond smothering the pane with a mixture of whiting and water, and just rubbing it off again. Others simply wash with clean water and wipe.

Neither method is really effective nor suitable. While whiting may loosen grease and dust it invariably smears the woodwork and leaves an untidy impression. Minute particles permeate the atmosphere making after results unpleasant. Mere washing and wiping but indicates half-heartedness. Brilliant surfaces are indispensable.

To ensure them is after all quite an easy task. When the window is clear, the whole of the interior woodwork and fittings must be carefully gone over with a painter's duster, special attention being paid to the crevices. The dust thus gathered should be placed in a convenient receptacle and taken straightway to the bin provided for the purpose. Then, using an old but perfectly clean sponge, the glass must be well washed with hot water into which a few drops of liquid ammonia, or failing this, a little common soda, has been placed. Fly specks, grease smears, or rain splashes are by this means easily removed, and a clean surface assured. Afterward the whole is gone over with the chamois leather wetted in hot water but wrung almost to the point of dryness. Polishing follows. Either a clean soft duster or paper may be used. Many advocate the latter, but the cloth is really better. So long as it is free from lint, and ordinary care be taken, a satisfactory result is certain.

During the winter months, when windows are apt to become steamy, a little methylated spirit is sometimes used to counteract this. But it is really best to ensure immunity from cloudiness by judiciously arranged ventilation, combined if necessary with warmth from a gas jet to dry off. The spirit certainly acts as a slight deterrent, but frequently, after its application, even a wintry sun will embellish the glass with a sort of rainbow-like effect

in prismatic colours, which however pleasing to the artistic eye, is far from attractive in the commercial sense.

Even hard British plate-glass is not fool proof and many scratched panes bear eloquent testimony to this effect. Striking advertisements often appear on the windows of up-to-date stores, the media being a well-designed poster fixed by adhesive matter to the glass outside. It is when these are removed that mischief occurs. Lads who know no better slightly damp them, then scrape off with a knife. This course persisted in means ruin to the plate. Scraping in any shape or form should be strictly forbidden. Complete saturation is the only mode permissible for removal of these posters. When thoroughly permeated with moisture they can be rubbed off either with a cloth or the fleshy part of the palm, and the sheet is not then injured to the slightest extent.

Both sweeping and dusting fall to the lot of the beginner. Whatever broom is used, bass or hair, care must be taken to cleanse the floor effectively while raising the minimum possible quantity of dust. The last thing at night and immediately after opening in the morning are the only times for this. More can be done by coaxing the dirt out and drawing it toward the sweeper, than by driving at it in desperate fashion and smothering everybody. Wooden floors should be damped with wet sawdust, tea leaves, or by means of a fine-rosed watering pot. Linoleum or tiles must be washed, and this is hardly apprentices' work. But the accumulations in every instance should be cleared right away. Barrels and sacks of refuse are altogether out of place in the rear of either shop or warehouse. Their ultimate destination is the tip or destructor, and the sooner they are there the better.

After sweeping, counter and fixtures must be well dusted, provisions uncovered, goods on show seen to and rendered attractive, glass cases polished off and set in order, and diligent attention paid to see that there is

everything to attract and nothing to repel. From an hour to an hour-and-a-half per diem is ample time for this. By ten o'clock at the latest a spick and span appearance should be in evidence, and the whole staff at their respective posts ready and eager for the duties of the day.

One comparatively trivial matter often occasions differences between employers and apprentices, and sometimes leads to serious friction, namely the obligation to deliver parcels if required. It should, therefore, be clearly understood that to act as errand boy does not really lie within the learner's scope, and if any tendency is exhibited to take undue advantage of him in this respect he is quite justified in courteously but firmly protesting. Here again, however, there is urgent need for toleration and mutual concession. There are times when prompt delivery is all important, and if under the circumstances an apprentice volunteers with the quiet intimation, "I will gladly deliver it providing you wish me to do so," nothing is certainly lost by so doing. On the other hand, if either principal, manager, or first hand peremptorily orders him to take out a parcel, feelings are engendered which had far better remain quiescent. Courtesy, even to a junior employee, always oils the wheels of business, and whenever such a contingency occurs, the requesting party, whatever his position, should ask his subordinate to deliver as a favour, not demand him to do so as a right.

In all well-appointed grocery stores, routine work proceeds with almost machine-like regularity. To accommodate himself to this routine and to see that the incumbent duties are conscientiously and punctually performed, is another lesson the beginner has to master. By strict adherence thereto he becomes conversant with the rules appertaining to system, order, and method, thus filling the programme in well-sustained sequence. As a preliminary to stock-keeping in a comprehensive sense, it is first necessary to practise it upon a minor scale. Every

shop, however small, has in most instances, so to speak, a double stock; one close at hand for immediate requirements, the other in warehouse or upstairs room for reserve. The former enables customers and orders to be expeditiously dealt with, the latter affords a resort for further supply, or for demands in heavy bulk.

Bringing forward then from reserve for sale necessitates such close attention to routine work as to afford excellent tuition and valuable aid in gaining experience. Every week, and the earlier in the week the better, all fixtures, bins, and receptacles generally require replenishing. If actual refilling is not necessary, supervision is always needed. Should reserves run low, note must be made directly and the matter at once reported to the stock-keeper. As a rule, he knows all about it, still it is as well to exhibit alertness. At this juncture the apprentice begins to realise how seasons affect demand. Keen frosty weather will more than double the requests for such items as cocoa, oatmeal, soup preparations, split peas, and so on; the first touch of warm April sunshine turns customers' minds to salad-oils and creams, while running down the stock of lemonade powders and thirst-quenchers generally. All too apparent as this may be, none the less it emphasises the necessity for taking time by the forelock and being prepared for every contingency. Inexperience is generally caught napping at the beginning, but hints for ultimate guidance should be stored in the mind and care taken to see that future arrangements exhibit a little prophetic instinct. The elementary rules governing efficient stock-keeping are thus gradually acquired.

The all-important point for the stock-keeper in embryo to remember is that however bright and showy the external appearance of bin, drawer, or case may be, it is the interior condition and the care of the contents which are his immediate concern. Practically everything the grocer handles is of a perishable nature. The sooner the stock is turned

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over, and the more promptly articles go into actual consumption the better for his customers, his employees, and himself.

Many products, however, remain compulsorily on hand for fairly lengthy periods. Purchase has to be made in medium heavy lots, whereas customers buy minute quantities at infrequent intervals. These necessarily require most attention since there is nothing but absolute cleanliness and rigid inspection to guard against deterioration and subsequent loss.

If careful watch is kept there is little to fear, albeit even the slightest neglect may prove detrimental. Should the inside of any receptacle exhibit a tendency to become foul, immediate and thorough cleaning is imperative. The spider's web, which is always spun at the far corner, and is imperceptible unless the drawer is pulled right out, must be closely watched for. If stocks of spice, no matter what kind, indicate symptoms of dustiness, turn out the whole contents and thoroughly cleanse before replacing.

Coriander seed will occasionally hang somewhat together ; shake it up in a clean dry sieve, before putting back into a drawer of immaculate cleanliness. Be particularly careful to see that there are no dusty accumulations at the bottom of the pickling-spice drawer ; this is of the greatest importance. The wheat from which semolina is manufactured seems particularly susceptible to meal worm attacks, therefore keenly watch this. Even astute buyers are occasionally let in for a parcel of over-flowered cloves. If, therefore, heads show signs of dropping off, get them cleared with promptitude. Providing either whole white or black pepper, or pimento, are allowed to remain long without inspection minute dust particles filter through to the bottom. Out with it before mischief occurs. Dog biscuits and poultry meals, particularly in warm weather, have a fascination for the larvæ of a certain moth which is an intolerable nuisance. Only watchfulness can check this.

Innumerable other details might be cited but they all hang upon the one particular, cleanliness, in the minutest detail.

Every drawer, then, should be thoroughly cleaned at frequent intervals. Brushing and dusting out may suffice, but with this alone it often happens that corners are ineffectively dealt with. As opportunity occurs each may be thoroughly scalded out with water at boiling point, crevices well scraped, and after drying properly seen to. It may happen where fixtures are faulty that the wood will swell a little and check free running. Still it soon shrinks back to the normal, and better a tight drawer than degenerating contents. Such points may appear trivial to urge, but experience proves incontestably that in business nothing is trivial. Many pounds per annum may be saved by care in details such as these ; whereas none can foresee the ultimate result of neglect.

Vermin of all kinds are crafty foes to deal with. The depredations of rats work havoc in many a warehouse, and the only safe method to secure immunity from attack is to keep everything likely to attract them in closely-lidded bins. Mice, too, are a frequent source of trouble. They will wriggle into pretty well every drawer unless check-mated. Such commodities as bird-seeds, linseed, and even chillies, are nibbled by them to get at the dainty heart, the husk being generally rejected and the loss thereby occasioned is serious. White goods, such as rice, seed tapioca, farinas, and so on, may easily be fouled beyond selling by their excreta. Precaution is therefore incumbent, and the safest course to adopt is to fix a lid to the drawer. This can easily be done by cutting a piece of thin white deal to the requisite size, attaching a small holder thereto, and allowing it to rest on thin battens round the sides of the drawer about an inch below the top. Protection is afforded thereby in a double sense, since both vermin and dust are kept out.

Tidy fixtures are all important. Far too often goods are

therein placed in higgledy-piggledy fashion. Even experienced men, who should know better, will frequently crowd a miscellaneous assortment into a spare locker out of the way. This must not be. Certain lines get temporarily lost sight of; when wanted in a hurry nobody knows exactly where they are. Sometimes then a sale is lost, invariably provoking delay occurs. Therefore if the habit grows, commercial ineptitude becomes apparent. Consequently system and order must be adhered to. Goods of a specified type should be kept together, graduated in sizes, if necessary, and so arranged as to be conspicuous and readily accessible. The sight of three or four assistants with mutual recrimination hunting vainly for something they know full well is in stock, but the exact whereabouts of which is a puzzle, is well calculated to goad a principal to frenzy. And it is easily avoided. The youth nominally responsible must know where everything is, and in addition, what there is of it. The available stock should be photographed on his mental retina. With a little cultivation and assiduity facility in this connection is easily mastered. Practice ensures missing anything at almost a glance. Inquiry follows, affairs are adjusted, while renewal or replacement become a matter of habit.

One maxim can never wisely be disregarded. Four words will convey it, yet observance is often neglected: "Use up the old." The application should be comprehensive and general. Bear in mind that the word "old" is here used in a modified sense, it does not imply actual age. The pith of the motto is that before starting on new stock, preceding consignments must be cleared. When filling fixtures, then, what remains therein must be fetched out and placed to the front. Slightly soiled labels, proprietary articles which have, perhaps, lost a little of their external lustre, lines that are inclined to hang fire, anything in short which indicates by appearance the most trifling sign of deterioration must be promptly turned into

money. In ninety-nine cases out of a hundred, the contents of these packages are in perfect condition, yet men acquire the habit of passing them and it calls for perpetual checking. So narrow is the margin of profit that it may be ultimately determined by selling the last one of any dozen articles. Leaving in the fixture then means loss, while ready clearance effects the opposite result. Further, adherence to the rule means that such detrimental are rarely, if ever, in evidence. Should one introduce itself here and there it as promptly goes. But neglect will certainly bring accumulations, and these are fatal to the balance-sheet. A clean stock, every item of which is saleable; such goods as have been on exhibit, re-wrapped, and put first for clearance; judiciously touching up or perhaps re-labelling a faded article; sorting and re-sorting to ensure accuracy of position; these, and numberless other duties require diligent attention. No thoughtless modes of action are permissible. Intelligent thought, keen discrimination, and determination to keep the stock as it should rightly be kept, are the lines upon which to proceed.

The apprentice will discover by the time he has equipped himself thus far that his term is slipping away. Six months to a year will have elapsed since his commencement ere the work on the stock counter, and that connected with the early stages of service and the elementary matters of routine are performed in an adequate manner. If in any respect lacking he must rest content to be kept at it a bit longer, as upon efficiency here ultimate progress mainly rests. But if his heart is in it, and due pains have been taken, the time has arrived for further instruction. Just at this period, however, habits are being formed, which have such a bearing upon after life that the importance of a thorough grounding cannot possibly be over-estimated. It must ever be borne in mind that upon willingness and zeal in the preliminary stages the whole future may depend.

CHAPTER V

GENERAL INFORMATION BEARING ON COUNTER WORK

A CONSIDERABLE number of youths hold the impression that to serve a customer is an easy task, and one to be thoughtlessly undertaken. Unfortunately for themselves the erroneous idea has germinated in their minds that business duties imply little else, and that the necessary aptitude is quite a simple matter to acquire. But by the time the routine heretofore indicated has become familiar, and practice has brought its fair meed of perfection in the actual carrying out, they begin, if reasonable, to realise how much in connection therewith has to be learned, and are fully alive to the fact that every stage of advancement must be led up to by judicious preparation. When, therefore, after a due term of probation the lad, as is natural, evinces a tendency to push himself forward, and to get into personal contact with the purchasing public, the time is ripe for him to receive complete and ample explanation and instruction as to the regulations and necessities underlying the sale of goods in order to ensure thorough satisfaction to both vendor and purchaser.

Unless special care is taken at this period, incorrect opinions are oftentimes formed and habits inculcated which have to be recast and modified in the early future. It is all important to begin aright. To know not only how to do a thing but exactly why it has to be done means far more than is apparent to some. Mental alertness is thereby stimulated and intelligent service supersedes automatic action. Hence before even beginning to serve, the learner should be carefully instructed by those responsible, and the manner in which he is to proceed most thoroughly outlined.

In many respects it is unfortunate that practically every proprietor has a system of his own. This may be, and probably is, the one which experience has proved to be most suitable in his particular instance, but there is no real reason why a definite standard should not be officially recognised. Everybody who has made minor purchases in a village store is familiar with the crude rough and ready style prevailing. Three or four items are placed upon the counter and a "Let me see, two and three are five, and four nine, and three half-pence; tenpence ha'penny, please" sort of business gone through undecidedly, often inaccurately, and generally in a hesitating manner which either makes the customer laugh or racks her nerves with impatience. Even in some city stores, especially those located in suburban areas, a kindred style of things is too often in evidence. How many errors and what an amount of dissatisfaction have been thereby entailed can never be known. Modern business has no room for this antiquated mode, and in any shop of pretension the written record of every transaction is indispensable.

Yet many assistants fail to grasp the importance of this and, especially in petty sales, regard it as tedious and unnecessary. They should, on the contrary, be the first to perceive its urgent necessity. Without this custom, no proper check could be maintained, accuracy can never be assured. It safeguards three persons from any possible risk of misapprehension, namely, the principal, his customer, and employee. Errors can be rectified with comparative ease, doubtful points elucidated and difficulties speedily cleared away. Many and varied systems are utilized by different firms, but whichever is adopted, it is the duty of beginners to familiarise themselves therewith in exhaustive detail before undertaking counter work. And whether check tills, open tills and written record, or cash desk duplicate and check are the prevailing method, rigid precaution must be taken to ensure correctness in every

entry and that the cash taken balances, to the minutest fraction, at the close of the day's transactions.

Perhaps the duplicate-book with a check indicating the amount taken for sending to the desk may be fairly regarded as being most general, owing to its convenience, simplicity, and security. As a rule three books are provided each for use with carbon interleaved and the under duplicate perforated for easy detachment. First there should be a small volume of about one hundred and twenty folios for minor cash transactions, then a larger one headed in invoice style for family orders and goods which have to be carried to account or, if paid for, delivered by messenger ; finally the check-book itself. The latter will record about a thousand transactions, it generally bears a distinctive colour, letter, or number which must be duly inscribed upon the other two. It is best for each assistant to confine himself strictly to his own set, and to identify their use, if possible, with one particular post on the counter. The small book has to be used for cash transactions only, and in addition no article, however small, which has to be sent out should be entered in it. As the customer's requirements are specified, entry is made, then the goods got together, the amount ascertained, a check made out to correspond, the number thereof duly noted in the book itself, and the money promptly transmitted to the cashier. The duplicate is handed over with the parcel while the permanent record of course remains. When tendering change careful counting to the purchaser is imperative and it is a wise precaution to note the denomination of the coin proffered by the buyer on the folio connected with the transaction. If care is taken to see that the interleaving carbon is in the right position the result is an invoice with all details for the customer, a record for the employer, a note of the sum taken for the cashier, and a corresponding memorandum for the assistant himself. The interests of each and all are safeguarded.

As a rule, the beginner will find his early practice limited to little book experience. There is always a tendency on the part of older and more experienced men to "collar" the best customers, and sometimes, where the individual is appraised by the amount of money he has taken, a little unfairness is manifested in this respect. Still it is best to wait a little, and proceed slowly. The information derived from frequently serving small items begets self-confidence; the right style and manner can be acquired, and increased responsibility soon devolves as a matter of course.

Cultivation of careful habits in petty entries bears fructification when more extensive transactions are undertaken, and although comparatively few customers take the trouble to even look at minor invoices, accuracy is essential and must be observed. While similar regulations govern all sales records, such little faults as omitting the date or careless specification in noting purchases over the counter may never be officially noticed. Yet they cannot strictly speaking be condoned, for looseness in this direction leads to forgetfulness in the other, and when important orders are being booked the exact needs have to be so described as to preclude all possibility of error.

Thus when the large book is brought into requisition the first duty is to note the date. Then the name and address are transcribed in clear and legible handwriting, such being verbally recapitulated directly after by way of precaution. The entry follows. As intimated the items must be carefully detailed, salient points noted, descriptive matter tersely cited, the amounts extended; and when to the eloquence of the salesman a deaf ear is painfully perceptive, the total sum totted. If paid, receipting follows, and after writing in the number the check goes up as before. Providing cash on delivery is arranged for the initials "c.o.d." may be placed at the foot. Where accounts are running the distinguishing mark "A/c" should appear. It is always best for the assistant serving to write address labels himself

and attach them to the customer's duplicate or invoice before filing to be dealt with by the order staff. The expert despatch hand mechanically compares the two addresses for his own sake, and the check often prevents misdirection.

It is not possible to over-emphasise the necessity for completing entries before detaching the duplicate sheet. Unless this is done trouble is certain to ensue sooner or later, whereas if carried out the two records are necessarily identical and any risk of discrepancy entirely obviated. In some cases where provisions have to be afterwards cut, or perhaps when the exact price of an article to be procured cannot be immediately ascertained, it may appear that the matter can be subsequently dealt with, and the entries compared for tally. Still the method is wrong. A little energy and determination should enable assistants in every instance to complete *in extenso* before detachment. This is the only safe mode of procedure. If there is any prospect of a day or two's delay concerning one particular item this should be cancelled from the main order, and another entry made in an open style with quantity and price undetermined and the duplicate left in the book. No risk of overlooking is thereby incurred as the memorandum is safe to be noted on the following day. Where the business is extensive and a proportionate amount of short credit trade is done, sets of books are, as a rule, kept for use on successive days. Thus the set utilized on Monday goes to the office for comparison, checking, and entry, coming back to the assistant on Thursday; Tuesday's set reappears on the Friday, that of Wednesday on the following Saturday. This custom often perplexes the beginner, as on first acquaintance it appears cumbersome. None the less it is a necessity, and care must be taken to use the books in regular order, while designating each on the outside cover according to its specified days. The assistant must remember that the office represents the

controlling factor in the business and that the details of the day's transactions should be therein exhaustively examined. Not only so, but the duplicate books as sent in from the shop form the connecting link between the counter and the ledger; they necessarily form the base upon which the customer's detailed account or pass-book entries must be subsequently constructed. And herein lies another reason for pressing home the importance of accuracy. Sometimes queries arise a month or more after sales have been effected. To settle them the duplicate record is invariably brought into requisition. Providing the entry is clear, distinct, and complete, the evidence thus adduced is irrefutable. But if through carelessness any point is omitted friction is likely to occur. Convincing proof is lacking, a bad impression is left upon the mind of the customer, and the principal's reputation as an organiser and master of detail has perforce to suffer.

Perhaps no higher compliment could be paid to grocers' assistants as a body than the fact that they are, almost without exception, presumed to invoice correctly. The custom of getting a signature to the duplicate as a witness to accuracy is rarely adopted. There are many cases, however, where it is advisable, particularly for beginners, to get invoices checked before the customer leaves the building. So many commodities are handled, prices and sizes are so variable and perplexing, that in spite of carefully-compiled reference lists, to fall into serious error is quite easy, especially when working at high pressure. But if the young assistant desires to reassure himself, he must apply to a man who is temporarily disengaged—if he can find him—and not worry the busy one. No individual is exempt from occasional slips, and precaution is wise. As experience and self-reliance are acquired, the need is not so pressing. Old and wary hands seem to know by a sort of natural instinct when a blunder has been made, and will generally verify an entry concerning which

they have the slightest doubt. But sometimes young men are a little cocksure, and too much of this means trouble.

For although an error may pass at the moment, it is morally certain to be discovered in the office next day. Very often it can be rectified, but if a cash transaction and the customer's name and address, as is the case in small book entries, are not recorded, there is no redress. Some firms are very exacting in this matter, and insist upon undercharges being made up from commission earned. Overcharges are usually refunded with an apology. Yet in neither instance is the course adopted really satisfactory. The responsible assistant lies under the imputation of thoughtlessness. To guard himself from this is but self-protection. Therefore again it is necessary to say, "Cultivate concentrated attention on the business in hand ; endeavour to be always accurate." Every assistant is familiar with the slap-dash, always-in-a-hurry type of patroness, who bustles into the shop breathlessly and expresses a request, "Give me so-and-so, please ; charge it to my account," and is off again like a lightning-flash. While it is, of course, desirable that all promptitude should be exhibited in dealing with these, yet the need for caution remains. At busy periods another transaction immediately follows and there is every risk of the sale being unrecorded. To obviate this one regulation is imperative, and it must never be infringed, "*First* enter the goods, then hand them over."

One difficulty which has to be encountered when commencing counter work arises in connection with returnable empties. In the strictly orthodox sense all these should be charged for and credited when received back. But keen and ruthless opposition prevents ; hence there is hardly a business in the country which can afford to maintain its right in this particular. Customers will bluntly refuse to pay for ale or mineral bottles, and object even to the

necessary charge for syphons, wine flagons, and biscuit tins. The consequence is that one of the staff is generally deputed to take the matter in hand, and to watch developments with a view to preventing leakage. So many different methods prevail that to indicate dogmatically the best is impossible. Much depends upon existing practice and local custom. As a matter of fact, the time is now quite ripe for Trade Associations to bestir themselves actively in the matter and to settle the question upon a just and permanent basis. For the present, however, the assistant can only do his best to safeguard the interests of his employer. Certainly, neither syphons, flagons, nor tins should be omitted from the invoice. A note as to the number of bottles included can always be indicated at the foot, and a memorandum subsequently made in a book kept for the purpose as to whether a corresponding quantity is sent back or not. Pins, firkins, and casks generally are perhaps best entered on the succeeding folio and the duplicate sent with them indicating that their return is expected within a specified time. The permanent entry remains for transference into the cask-book and no risk is really entailed. But the whole question is extremely important, as unless a definite plan is adopted loss is certain to occur.

Nor should men be permitted to take on customers without first clearly comprehending the conditions underlying the computation of fractional weights and receiving thorough coaching therein. In this as in everything else there are certain rules for guidance, and observance thereof is imperative. Care should be taken to see that in no single instance are customers unduly taken advantage of; at the same time it must be remembered that minor margins are necessarily calculated in favour of the vendor.

The general public willingly concur in this respect and are well aware that there is every desire to base treatment

of the subject on principles of justice and equity. But there are sundry exceptions, and these few people are difficult to deal with. The cavilling customer who loudly declaims against the injustice of charging ninepence for a pound and a quarter of sevenpenny cheese may be taken as a case in point, yet if charged one shilling and a penny for one pound plus fourteen ounces of the same commodity no protest is raised. Still any thoughtful employee who reflects upon the two examples cited knows full well that in the first instance he is only doing bare justice to his employer, while in the latter, unless an extra halfpenny is added, he is actually—admittedly in a very minor sense—giving his property away.

Herein lies the crux of the problem. In the interest of the business it is ever incumbent to reckon forwards and not in retrograde style. Strictly speaking, the law is broken by even putting a weight on the customer's side of the scale. Nevertheless, many assistants do it and get into the habit of deducting too much. The buyer, so to speak, gets the benefit of the doubt. Such methods are faulty in the extreme and should never be practised.

It is by no means uncommon to find this point publicly raised. Would-be statisticians endeavour to prove that the occasional farthing thus apparently surcharged must of necessity mean largely augmented profits. Practical men, while smiling at this, are generally too busy to refute them, yet none know better that nothing of the sort really transpires. No perceptible difference is ever actually apparent. What the customer may seem to overpay is almost invariably compensated for by extra scale break. No need exists for buyers to infer that their interests are likely to suffer; it is the meek and patient grocer who has to guard himself carefully against being over-generous to his own detriment.

As a matter of common justice to the trader and his staff, buyers should be impressed with the fact that the

petty difficulties thus sometimes arising are really caused by our obsolete and antiquated weights and measures. When in due season the Metric System is adopted in this country buyer and seller will alike benefit, since the simple modes of computation thereby established will finally do away with all feeling of doubt or hesitancy on either side.

CHAPTER VI

CLERICAL DUTIES AND OFFICE ROUTINE

SOMETIME during apprenticeship all proprietors should, in justice to the lad under their control, see to it that he receive tuition in at least the rudiments of office routine. Lack of knowledge concerning book-keeping is frequently distressingly evident among grocers of the lesser type, and is in reality a reproach to the trade. The fact of incompetency in this direction brings results that are painful to read about, and those who have occasion to probe deeply into the causes underlying this inefficiency, generally discover that during early training no opportunity has been afforded for investigating the matter at all.

It is unanimously and rightly admitted that the time has arrived for rectifying this. Exactly at what period the instruction should be imparted must be left to the contracting parties to determine, but, if possible, it should certainly precede permanent counter work. Keener interest is thus stimulated, and the knowledge acquired at a time that is decidedly opportune.

Still the subject should be regarded in a common-sense manner. No need exists for an over-ambitious attempt at skilled accountancy. Complicated systems, and the pedantic style are of little use to the small retailer and his employees. What is required comprises a method simple and concise, yet definite and clear, so arranged as to protect adequately, by minimising the possibility of misconception and error.

In order, then, that the beginner may acquire a mode which is most likely to prove of utility at a later period, he should first accustom himself to the day-book. There are a few instances, in small establishments, where this

book is dispensed with altogether, and the ledger is posted from the completed entries in the duplicates before mentioned. But the course is not to be commended. Sometimes to trace the original entry, especially if rather far back, entails a considerable amount of trouble. Undoubtedly time is saved in one way, but it is equally likely to be lost in another. Besides, to keep a proper day-book is more dignified and correct.

Now this book is simply what the name implies, a record of the credit sales for each successive day. Volumes of goodly size with a double cash column are generally used, as the numberless items the grocer handles involve a mass of detail. Yet to keep it properly and adequately is but an easy task, as will be explained.

Inferring that a start is made on Monday morning, the assistant should first see that he has by him the whole of the large counter books in use on the preceding Saturday. These are, of course, conspicuously dated at the commencement of the day, so that where to begin is quite evident. Still it is advisable to look and see that the last preceding transaction for the Wednesday has been duly entered. This verified he proceeds to copy in, heading each folio utilized with the day and date.

The first duplicate page might record a cash transaction. This, of course, is passed, but before passing, it should be checked and, if correct, lightly scored through with a blue pencil. But providing any discrepancy or irregularity is apparent, the leaf may be starred and turned down for subsequent enquiry.

Then the next may indicate a credit sale, and this has to be duly entered. First, customer's name, then initials, after, for precaution's sake, the address. Certain surnames are common, and care is necessary here. The entry follows. At first it may appear just an ordinary copying task. So, strictly speaking, it is. Still mechanical copying is useless ; the mind must be active, and no detail that is

inconsistent or anything doubtful allowed to pass without enquiry. Not only is the youth keeping the day-book *pro tem*, but he has to verify the entry of his colleague as well, and this renders the duty doubly important.

As the goods are noted, two items or more on a line, the amount is extended in the first column. Then after completion, on the following line below in the second column, the total is indicated. Providing it tallies exactly with the original entry in the duplicate, well and good. But it must not harmonise if this be incorrect. Whatever errors may have been made the day-book must rectify, not reproduce them. Its mission is exactitude.

Subsequently to the entry being quite completed, two duties remain. First, to mark in blue pencil the number of the day-book folio on the duplicate itself; then to indicate at the bottom of the day-book record the number or letter of the assistant who served, also the number of the duplicate. This is but in reality a primitive mode of cross-indexing. It is, however, so useful in cases which call for investigation that omission should never occur.

Directly the foot of the page is reached both columns should be totted. Some are prone to procrastinate in this, but to "do it now" is the correct course. They should, of course, indicate the same result, if not, an error in extension has somewhere occurred, and must be corrected. This affords one reason why the columns should be added then and there. Another lies in the fact that usually at the month's end a fresh start is made, as the credit sales for a specific period are then recorded, and nothing annoys employers more than to discover that the work is in arrears.

Following the day-book entries comes posting into the ledger. This book also embodies a record of the credit sales, but is kept in such concise and concrete form as to indicate every customer's liability almost at a glance. To each separate account one or more folios are allotted,

and an index appears at the beginning of the book. Hence, if, for instance, the first day-book entry is debited, *i.e.*, charged to Mr. H. Jones of King Street, the letter J is easily found in the index, pages being so cut as to display all prominently in alphabetical order. It shows that the folio devoted to this individual is numbered 227. Turning to this and observing the name, Jones Henry, 14 King Street, written across the head of the page, the entry is made, giving the date, "To Goods," and the amount in the column to the left. The day-book folios appear in the ledger, space being allocated for the purpose, and the ledger folio is also noted in the day-book at the margin to the left of the entry. The whole business is simplicity itself, yet beneath it lie the fundamental rules of book-keeping. Even after the briefest experience, it will be readily understood how convenient it is, and how easily the original entry can thereby be traced. Be it noted here, very carefully, that unless special arrangements are made to the contrary, there are urgent reasons why the accounts should bear the name of the head of the household or family.

Practice such as this keeps those therein engaged fully posted as to prevailing selling prices, inculcates correct habits, and also aids in attaining rapid and accurate powers of calculation. The essentials are mastery of method and care in detail.

The next stage of advancement is connected with the credit-book. When customers pay an account, at some shops it is customary to tender the amount at the desk, in others to hand it over at the counter. If the cash or cheque is paid direct to the cashier, the assistant has no personal concern in the matter. But there are very grave objections to this mode of procedure. It is not always convenient for payers to invade office precincts, and, apart from this, the counter itself is the obvious place for transacting business, since directly after receipting, there is always the prospect of booking another order.

Most firms utilise official receipts, bound in book form, each with a counterfoil, and all numbered, so that when payment is made the recipient first writes the name and the amount in the counterpart to be retained, next fills in the form itself, which is gummed and perforated for detachment, then affixes it to invoice or pass-book, as the case may be. Providing this is carefully done, no risk of oversight occurs.

Unfortunately, however, many men, especially when hurried, contract the habit of tearing out the form and filling it, intending to attend to the counterpart afterwards, but omitting to do so. After a busy day it may happen that three or four of these are discovered blank, and complications ensue. To avoid these some check is imperative.

And the best medium for effecting this is the large duplicate counter-book. To record such transactions therein is but the work of a moment. When payment is made the assistant receiving should just note on the first vacant folio, Mr. H. Jones, 14 King Street. Credit by cash £1. Filling in a check for this amount he places the check number on the duplicate, tears out the counterpart, and transmits the check and the money. In turn the formal receipt is made out by himself or the cashier and even if in the receipt-book proper the counterfoil is accidentally or carelessly left unfilled, yet clear and unmistakable proof of the payment exists. Far better take this precaution than run any risk of rendering an account that is paid. And in addition the money is more satisfactorily dealt with.

So much by way of preliminary. When next day the credit-book is made up from the receipt counterfoils, all that is necessary is to see by means of the double check afforded that they are quite in order. As a safeguard the duplicates and counterfoil receipt forms can be compared, the number of both assistant taking the money and folio bearing

witness to the transaction being placed on the latter. Copying into the credit-book is then undertaken.

This volume is akin to the day-book in construction. It differs in that it shows the cash paid in, instead of the goods sent out. And the use of the columns slightly varies, since here the first indicates value of any goods or chargeable empties that may be returned, the second the actual amount of money. Neither, as is obvious, do the two correspond, as in the case of the day-book, since returns, deductions, or allowances may be represented by a shilling or two, and money paid by many pounds sterling. The official number on the receipt counterfoil must appear with the credit entry to facilitate reference.

Afterwards the amounts thus paid are transferred to the credit or right-hand side of the buyer's account in the ledger, cross-indexed as heretofore. It is very important here to see that the payments harmonise, and that the transcriptions are legible and clear. Many customers get into bad habits and pay irregularly and anyhow, sometimes something on account, at others the invoice which first comes to hand. The man responsible for keeping the ledger has to keep a wary eye on this. Unless vigilance is manifested, there is a perpetual bringing down of balances, and perhaps subsequent muddle. Judiciously exercised determination, however, goes far to keep matters straight. To phrase it bluntly, credit purchasers must be "kept up to the scratch."

And here appears the utility of the pass-book. So familiar are these to all interested that a description of them is unnecessary. Their function is to convey at arranged intervals to the housekeeper or household head the list of goods supplied in accurate and exhaustive detail. To make them up is but copying from the day-book with the ledger as a leading guide. Still alertness must be in evidence. Some can run in three months goods, and balance to a halfpenny without trouble. Others get into difficulties

before going very far, and finish shillings out. The incumbent task is to check oneself entry by entry, while proceeding. Only a little undivided attention is called for and not the slightest difficulty occurs. Then when the book is paid up, the ledger is bound to balance. This is mainly why in the family trade their use should be encouraged.

Experience generally proves that so far as keeping the ledger is concerned, most trouble is given by small purchasers, who patronise the firm intermittently, and in reality make the shop a convenience when requiring temporary accommodation. Providing circumstances warrant it, every effort should be made by the staff to secure the whole patronage of these customers, and to place them on regularly arranged terms. When this is impossible and they decline a pass-book, a detailed invoice may be sent in about a week after the goods are supplied, and followed by an "account rendered" statement until payment is made. The exercise of due discretion is certainly advisable since much depends upon status and position. At the same time nothing is lost by a display of business-like promptitude in these minor affairs. People have, in the main, a greater respect for, and fuller appreciation of the trader who adheres to a regular system, than for those who adopt the "any time will do" style of dealing with their liabilities.

When the principles governing book-keeping in connection with commodities sold are clearly understood, and the work connected therewith has been for a time satisfactorily performed, attention should be devoted to the other side of the question, and the method of dealing with goods received thoroughly enquired into. So many important points are herein involved, as to make it advisable for the inexperienced to commence at the initial stages.

Let it be therefore inferred that certain stock renewals have become necessary. Perhaps a traveller may make

an opportune call, perchance the order has to be posted to the wholesale firm patronised. In either case, a list has been previously submitted by the employee responsible, detailing exact requirements, and this list will be carefully scrutinised by principal or manager to satisfy himself that real need exists, and to guard against over-buying.

The order-book is then requisitioned. This is a duplicate somewhat corresponding with the ordinary large counter-books, save that for convenience it is larger and more strongly bound, while instead of an invoice heading bearing a printed notice specifying the name of firm, address, certain conditions which it may be deemed advisable to emphasise, and the words "Please supply as under" or their equivalent. In the space following the order is written. Whatever is needed must be clearly and distinctly described, size and prices given, terms mentioned, route for carriage indicated, and no point in detail omitted. Even if the order is given to a representative, the book should be used. The Sale of Goods Act enjoys the reputation of being the simplest and clearest enactment on the Statute Book. Every assistant, however relatively humble his position, should study it. Then he will realise how important it is that written proof of each transaction should be in evidence.

In due course the consignment arrives, and about the same time the invoice, that is, the list of goods and their wholesale prices, with the amount of their value, is received by post. When delivered the warehouseman will weigh, examine, and if all appears in order, sign the railway company or carrier's sheet. Then, in what is termed the receiving-book, he enters them in detail, noting anything faulty, breakages, and so on, for which claim may have to be made. This book goes to the office for comparison with the invoice. Presuming that everything is in order, that document is then initialed as correct and temporarily filed or pigeon-holed.

The next stage varies according to circumstances. Some proprietors are content, at the month's end, to arrange their invoices in alphabetical order, and to post direct into the bought or inwards ledger. But in reality a purchase Day-book should be utilized, into which they must be copied. This volume may be identical with that used for customers' accounts, only here the point is that goods are being received, not sent out, and that consequently the recipient does not debit or charge, but credits the senders with them ; hence some term it the credit-book, goods inwards. Designation, however, matters little, so long as proper usage is understood. As copied, the folio is marked upon the invoice, which is filed or bound in such a manner as to be readily accessible if required.

Posting into the ledger follows. Here again it is necessary to remember that the goods are being credited, not charged. The right-hand columns are therefore used and both books are cross-indexed for reference, the name and address of firm supplying the head of the page, the entry reading—date, by goods, such an amount. After a certain period the statement, namely a brief note, stating the money due for this and possibly other transactions is presented for payment. Before this is done, it is compared with the ledger record, passed if correct, discount or allowance, if any, deducted, a cheque remitted, and the transaction is closed.

It only remains now to debit the firm supplying the goods with the cash paid, plus the discount and other concessions, in order to balance the ledger. While small traders are content to do this, either from cheque counterfoils or receipted statements, the more correct method is to keep a payments-book, recording the outlay thus entailed on cash debit lines, corresponding in one way to the customer's credit-book, yet in the other directly opposite, since the transactions are *vice versa*.

Such other books as may be utilized in the office as, for

example, the cash-book and the private ledger, are, as a rule, of too confidential a character to be inspected by an irresponsible junior employee. In order, therefore, that the mode of dealing with these may become to some extent familiar, it is well to study such manuals as "Pitman's Complete Book-keeping," as it is manifestly impossible in a handbook like this to do more than briefly glance at the subject. Every facility exists for acquiring wider information on this important point, if due diligence and attention be displayed.

CHAPTER VII

ON THE COUNTER

WHEN, after what may have seemed to him a somewhat tedious period of preparation, the necessity for which is however, self-evident, the thus-far-trained apprentice finally finds himself advanced to regular counter work, his responsibility assumes a more serious aspect, and the *modus operandi* demands careful consideration. During business hours he will be brought into personal contact with all sorts and conditions of customers, whose needs are perhaps "wide as the poles asunder," and whose little fads and fancies are innumerable, yet all of whom have to be satisfied, appeased, and served in such a manner as to insure continuous support. He also has to stand between buyer and seller as an intermediary, and, while honestly attempting to render due satisfaction to the one, never to forget that his primary obligation lies toward the other with whose interests he must ever closely identify himself. For his own sake it is wise for him to proceed on carefully planned lines.

Manner counts for much in business and a correct style of deportment must be acquired. Manifestations of indifference, impatience, lack of toleration, combined with possibly occasional little outbreaks of ill-temper, must never be exhibited ; any tendency thereto has to be firmly held in check. Neither, on the contrary, is over-effusion to be commended, the unctuous and glibly persuasive mode of dealing with purchasers is rarely permanently successful. Purchasers know that an assistant has a specific duty to perform, and so long as fair consideration is extended to them, they respect him for loyalty to his employer, and keen attention to the business controlled by him.

Some young men are over-apprehensive, and become nervous. This should not discourage them. It is a better trait to display than overweening self-confidence, and will disappear in time, even if rather distressing at the moment. Providing counter duties are undertaken quietly, persistently, and with determination to become efficient, all will be well. Experience broadens with every transaction, self-reliance comes in season, and the good salesman is gradually evolved.

Concerning the art of salesmanship, much that is of valuable assistance has been written. *Per contra* a good deal has appeared which is entirely worthless. To demonstrate, on paper, how to sell an article that is of little or no utility to someone who does not want it, and really cannot afford to buy it, may indicate transatlantic astuteness, but such methods have no parallel in British distributing stores. The aim is to please continually, and to encourage regularity in patronage.

It is quite apparent that the needs of a household, especially where many of the articles supplied go into actual consumption, cannot be indefinitely expanded. There must of necessity be a limit. The shrewd grocery salesman, therefore, sees to it that these needs are, so far as is possible, exactly met. It does not become him to be content with half an order. Then certainly he may proceed to introduce anything by way of seasonable novelties, or aught of an extraneous nature that is likely to appeal. There is always something that can be proffered, and probably sold, without undue pressure. But some are over-zealous, and shoot beyond the mark. Ladies of limited means in particular, are often really distressed if pressed to over-buy, and even if the salesman, by sheer pertinacity increases the usual order by one-third it would often be better to leave well alone. *Paterfamilias* has to meet these grocery bills. If they are heavy he does not trouble to go into details, but condemns the establishment

for dearness. When this is reflected upon, the danger of over-doing it becomes obvious. Far better regular orders for ten shillings' worth weekly than one that amounts to thirteen shillings and fourpence to-day, and for perhaps a long interval none at all.

The three qualifications necessary for the counterman are tact, discretion, and courtesy. The first may be crudely defined as doing the correct thing in a commendable manner at exactly the right moment. Many difficulties must occur, and to display the faculty perpetually is far from easy. Yet perseverance will accomplish wonders, and in this, as in all else, practice makes perfect. Thoughtful assistants, therefore, endeavour to understand their customers clearly. As time passes, acquaintance strengthens, each successive transaction leads to fuller comprehension; little personal hints are dropped here and there, which enable the employee to see into the purchaser's mind, and to thoroughly grasp her views. As a consequence, he soon gets to know exactly what the particular requirements are and how best to meet them. It is his mission to assist the customer, by suggestion, in keeping the household larder fully stocked without incessantly importuning for extra business. None the less, no slackness must be exhibited. Certain goods, bread and cheese lines, as they are termed, sell themselves automatically. Others have to be prominently displayed and tactfully introduced in order to effect a clearance. All depends upon the way this is done. Some men will bluff people into buying, others attempt the rhetoric of the Cheap Jack. In the end, however, proof is abundant that the quiet assistant who brings forward these items with a gentle hint that a trial may be advisable, and that Mrs. So-and-So's opinion on this particular product would be greatly valued by him, does more to keep up returns than his noisier confederates, and, in addition, sends patrons away better pleased.

Discretion must supplement tact. During an eleven-hour day there is bound to be some little conversation with customers which does not exactly bear upon the duties in hand. Many ladies, apparently, find it necessary to unburden themselves a little, and to say how worried they are over minor affairs. It may be that the baby is ill, or the cook has gone off in a huff ; numberless petty domestic difficulties and differences are brought within the ken of the man behind the counter. He must listen, but need say little. Unguarded and ill-considered remarks have a nasty habit of cropping up again at unexpected moments. Gossip should never be indulged in. Domestic when sent on an errand are very often prone to this, and even occasionally are by no means averse to a little mild flirtation. This is not business, and assistants must hold themselves above it. Neither is it permissible to carry news ; what transpires, however trifling, should be regarded in a confidential spirit. Repetition may set a ball rolling that cannot be stopped, and there are always possibilities of unpleasant developments. Too much care cannot be exercised. Better far to hold the tongue than say a word too many.

There is an old-time flavour about the word courtesy which should appeal to all. To be thoughtful for others brings its own reward ; and in commercial contact courtesy is essential. It should be of the all-round type. Those who display deference to one customer, and are brusque to the point of rudeness with another, fail to grasp the word's correct meaning. Every purchaser, however humble, has a claim to consideration, and this consideration should invariably be extended. Without it business will certainly suffer, whereas, if evident, a good reputation is maintained. Moreover, the principal and staff should be courteous to each other. Bullying, shouting, angry discussion, and offensive remarks are quite out of place in a modern store. The day for these has gone by. Whether

in relation to the public or his fellows, in business or outside, even the grocer's employee may by care in demeanour justify his right to the title of English gentleman.

Every day brings a certain number of casual customers, attracted either by an article in the window or an advertising notice. Impression must be left upon the mind of each that their purchase is important, and that further patronage will be fully appreciated. The handing over of a price list, inquiry as to whether the article can be delivered, and many other little points which occasion proffers, may lead to an understanding and the establishment of a commercial relationship which will be enduring.

Personality is a powerful factor in counter work. Weak men who are swayed by impulse and easily led by the influences of the moment cannot, unless they school themselves to amend, stand a chance as compared with the individual who, with calmness and determination, presses steadily forward towards the end in view. The salesman of high character not only wins the regard of his colleagues, but raises the tone of shop life and, more often than not, expands the business connection. Buyers soon get to know those on whom reliance can be placed, and give their orders with confidence, in certain expectation that they will be dealt with as desired. Given the requisite aspirations during youth, it is possible to mould oneself so as to act creditably in this connection. Faithfully-kept promises; absolute proof of honest intent; strict adherence to the dictates of duty; and business-like propensities generally—these bring about results that are pre-eminently to be desired.

Nor must the study of customers' temperaments be neglected. Many are undoubtedly very trying and exacting, and tax patience to the limit of endurance. Such self-control must be exercised as to enable this to be equably borne with. It is hopeless to reason with some; rightly or wrongly, they have to be deferentially treated,

and, unless the point at issue involves actual loss, permitted to have their own way. But judicious handling will save many an awkward situation, and knowledge of their moods and peculiarities helps the assistant materially to smooth away difficulties and restore harmony.

Occasionally, as a form of encouragement, proprietors allow small commissions on certain sales effected. This is an incentive to effort, and the practice is on the whole commendable. Yet assistants must not abuse it, and regard the making of this commission as the be-all and end-all of existence. Pestering purchasers for the sake of earning a penny is bad policy. By all means push the goods where advisable, but never persist where common sense indicates that the matter had better be dropped.

Suggestions as to extra purchases should be made at appropriate times. Every season proffers opportunities for intelligent discrimination in this direction, and a little thought and foresight bring certain goods under notice just when they are wanted. The slightest change in the weather conveys hints to the thoughtful, and in our variable climate there is unlimited scope for originality and novelty as far as introductions are concerned. Stocks are as a rule comprehensive, and it is a simple matter for the assistant, when walking or riding to business in the morning, to arrange mentally his little programme for the day.

When customers personally take away their purchases, pains should be taken to see that they can be carried in comfort. Sometimes parcels are carelessly and hurriedly banged together to the detriment of the contents, and the inconvenience of the purchaser. For fragile articles, such as eggs, biscuits, fresh fruit, etc., the tough little handled paper frails, which are quite inexpensive, come in most usefully. Heavier goods must be packed in stout brown wraps, and the string should be passed over toward the end of the parcel, then longitudinally, then again over

toward the other end. This prevents the paper getting cut in the middle, and also enables a handle to be affixed if desired, as a slightly lengthened twine allows it to be fastened to the end supports, and the parcel does not twist and turn, as is the case with just a loop. These little attentions give in reality no trouble, but they always satisfy and please.

To book an order properly, however small, calls for brain exercise. Unless due care and thought are exhibited, obligations may be undertaken, the fulfilment of which is debarred by circumstances beyond the control of either principal or staff. One specific size of a certain line may be out of stock—the manufacturers have perhaps just written to say that no further supplies will be obtainable for some days. The assistant must know this, and, acting accordingly, induce his customer to accept the larger, or failing that, the smaller. In all possible instances he should be chary in booking anything that cannot be delivered immediately, unless a short delay can be arranged for. The mind of the alert man, as he is jotting down the items, travels from customer to shelves or ware-room; he sees in imagination each article required. The dense and indifferent fail here solely from lack of interest, to the worry and exasperation of the despatch hand, and the detriment of business. There may be occasions when to procure the exact article becomes imperative; this has to be determined. But few customers object to conceding a trifling point when an explanation is tendered, and mental alertness means much saving of time, while indicating that shrewdness which is indispensable where petty difficulties occur.

There is a fascination about counter work which never palls. To experience this alone is worth qualifying for. But it seldom thrills the thoughtless. Men who know and understand the commodities passing through their hands and are conversant with trade development find in each

something to interest. The world's products pass hourly under review. One article conjures up visions of the frozen North; the next the golden glamour of the Tropic seas. Nothing is prosaic, much palpitates with romance. And, apart from this, no keener satisfaction can be felt than that afforded after successfully striving through a busy day. Even though little appreciation is shown, and mind and body alike are wearied and jaded, there remains the proud consciousness of work effectively done, well-meant effort conscientiously directed, and the feeling that after all the calling is worth the devotion and endless application it entails.

CHAPTER VIII

ANOTHER STAGE FORWARD. THE PROVISION RELIEF

ONE of the most serious problems presented for solution in connection with the Allied Trades generally, is that connected with the judicious handling of Provisions. To the uninitiated all consumable groceries may appear to come under this heading. Trade custom and convenience, however, decree that the word shall cover the four staple commodities bacon, cheese, butter, and lard, supplemented, according to the business done by dainties and comestibles innumerable. Sausages, poultry, eggs, cooked meats, preserved meats in tins and glass, potted savouries of all descriptions, sauces, and pickles come alike under the control of the provision hand. Large stores will supply *delicatessen* imported, not only from our continental neighbours, but from practically every part of the world. To deal with these properly calls for study, close investigation, experience, and thorough practical knowledge.

First-class men, really capable of undertaking this work, are by no means too plentiful. Numbers are available who are deft and skilful, able to make a good show and to pose as fully competent in a superficial sense. But much more than this is needed. Underlying it there should be a capacity for forecasting and estimating possible results; conversance with the natural laws governing evaporation, shrinkage, and deterioration; thorough acquaintance with the principles of "on" or "extra" cost, and such breadth of view as to permit every detail to be regarded exhaustively and from every conceivable aspect.

Proprietors, therefore, are ever on the look out for hands who can shape well in this direction. And when the apprentice, sometime toward the close of his second year,

has proved himself satisfactory in other respects, he should be given a trial. And the test will be a severe one. If over-fastidious, inclined to be particular concerning trifles, or to shy at a little housemaid's work he must break himself in. For, just as the man who has worked his way from fireman to driver on a goods engine has to commence firing again when first going on an express, so it is necessary on the provision counter to begin by undertaking routine work, and to proceed gradually as each detail is mastered.

Some duties are admittedly irksome. To scrub deal, marble, and slate on a frosty morning ; to wash beater and slice, and to handle goods the very touch of which sends a chill through the frame is, it has to be granted, somewhat unpleasant. Notwithstanding this it must be done. All-round cleanliness is of vital importance everywhere. Even a dust-smear or finger-mark may repel a customer. Hence not only is a thorough clean-up necessary the first thing in the morning, but at every spare interval during the day retouching is imperative in order to insure that the department shall always present an attractive appearance.

When business is suspended over night, exposed provisions are generally covered with a clean white linen cloth. Directly after sweeping in the morning this cloth is removed, the marble counter-top scrubbed and polished, shelves and glass at back cleaned in order that the senior hand may arrange his show for the day. Then the junior has to thoroughly cleanse the butter-block, paying special attention to corners. Pat and slice must be scrubbed, steeped in boiling water, rinsed after with cold, and placed in a receptacle full of clean water, into which a pinch of salt and ground borax has been dropped. A large stone jar is best for keeping these in, as wooden vessels have a tendency to become foul inside. During dry weather it is advisable to change this water four or five times a day, as dust particles soon float on the top, and if not

removed will mark the butter. Afterward, as time permits, such pounds and half-pounds of American lard as may be required can be cut in neat rectangular shape, and wrapped in parchment. Butter, according to needs, should be weighed and printed, or rolled, and things so planned that no waiting need occur when requisitions are made.

Particular attention should be paid to the scale next the butter-block. It is certain to get splashed a little at intervals, and, unless wiped, verdigris will quickly accumulate on the brass, or rust on the iron stands. To allow this is a sign of carelessness. Watch, too, must be kept for dust on white-ware dishes, and if margarine is stocked, the indicating letters and tickets must be placed prominently on view. Eggs have to be sorted, graded, ticketed, according to their respective prices, and the window show arranged. There is no excuse for an idle moment where provisions are concerned.

All important as these duties are, it is of even greater importance to remember that customers are the major consideration, and alacrity must be displayed in rendering them prompt attention. They should never be kept waiting a moment more than is absolutely necessary. And as, during the day, orders are brought in or received from various sources, equal promptitude must be observed in seeing that the provisions required therefor are immediately cut. Until this is done, entries in the duplicate book cannot be completed, and if work is allowed to get into arrears, the despatching staff will find themselves at a deadlock, vans are delayed, and the principal or manager starts off "on the war path." All these little troubles can be avoided by diligence; prompt action is mainly a habit, and it is a most desirable one to acquire.

Reserve stocks of goods for the provision counter require constant supervision. When cases of tinned goods arrive, all should be opened and the contents examined. Blown,

perforated, or otherwise faulty tins can then be rejected, and any detrimentals with slightly soiled labels brought forward for immediate sale. Meats in glass must be kept in a cool dry cellar until required for re-stocking, but hand-to-mouth supplies of these are far preferable to heavy consignments. Lard, whether in box or pail, should be kept tightly covered until needed. If any lids are damaged repair must be effected, otherwise dust will percolate through. But two of the commodities which occasion most anxiety are butter and cheese.

With reference to butter, it is necessary to inform beginners that, during the last few years certain conditions have entirely changed. Until comparatively recently, large factors in Ireland, the United States, and elsewhere, relied entirely upon salt, combined occasionally, perhaps, with a little boron powder, as a preserving medium, and when during times of plenty it was desirable to prepare the product to keep for lengthy periods, the percentage of salt was necessarily proportionately high. In addition, it was customary to put a fairly thick layer of salt just under the head of the tub or firkin. This occasioned difficulty in two respects. The purchasing public got weary of butter heavily loaded with saline matter; the retailer naturally objected to buying common salt at the rate of about one hundred shillings per cwt. Protests concerning this were duly made, and the colonial, with certain continental creameries, which were just then coming to the fore, placed upon the market butter containing a minimum quantity of salt, cold storage being relied upon to keep it in perfectly sweet condition.

As every schoolboy knows, frost arrests decomposition and decay, and cold storage simply implies a temperature a few degrees under the freezing point artificially maintained.

The idea caught on; buyers were pleased to get their butter fresh as if just made, and as a sequel nearly every extensive importer erected cold chambers in his own

warehouse, so that from the moment of making, in colonies as far distant as New Zealand, until placed in the van for delivery to the retailer in Great Britain, butter is kept at the temperature mentioned. Steamers and trains alike are fitted with the necessary facilities.

For a time all went well. Then rumour spread to the effect that some of this butter was kept in cold store much too long ; that certain firms bought cheap, and did not mind for how lengthy a period they held a stock, providing it could be sold at considerably enhanced prices. To hold for an advance was simply a question of rent, and interest on dormant capital for a while. Exactly what truth lay behind this rumour it is impossible to say. But date of manufacture is often more than difficult to ascertain. And every practical man knows that sometimes this cold stored butter gives serious trouble.

Much depends upon the state of temperature when first exposed. If close and muggy, and there lies in the butter itself any slight predisposition to fault, it may happen that directly the frost has gone out of it, and the texture changes, it will start turning immediately, and be practically unsaleable next day. True, such instances are not frequent, but they must be watched for, as half-a-hundred-weight of butter is a serious item. Therefore, if the young assistant encounters one of these dubious parcels, the principal or manager should be called into consultation at once. Nostril, eye, and palate must be trained in detective work here.

The exact effect which cold storage produces upon cheese has not as yet been by any means clearly demonstrated. Prevailing impressions appear to be that the freezing point, or possibly a degree or so above it, exercises no baneful influence, but that a lower temperature may prove harmful. Too much cold renders it crumbly and brittle, and detracts from the sweet nutty flavour which should be a characteristic. Definite conclusions can only be arrived at after

scientific investigation, and expert opinions are to be desired in this connection in order that future arrangements may be planned to serve the best interest of both retailers and the consuming public.

By far the greater bulk of cheese sold is of colonial origin, and it is necessary to see not only that these cheese arrive in the pink of condition, but also that they are adequately cared for while in stock, and that the cut sections are sent out in a satisfactory manner. When a consignment comes to hand, removal from the boxes and weighing, in order to check invoices, is the first duty. Afterwards they should be stored in a cool dry cellar or room fitted with shelves upon which each can be laid singly. To stand one upon another, even if a protecting board is placed between, encourages the process known as sweating, which tends to promote decay. The shelves must be quite dry and clean, while, if of old wood, a coating of whitewash now and then aids in protection from parasitic attack.

It is further necessary that they should be turned and brushed at frequent intervals. Turning prevents the underside from harbouring moisture ; brushing removes animalculæ, which are prone to accumulate upon the outside. To the inexperienced eye it may seem that dust is gathering here and there on the shelf and on the cheese themselves. But microscopical examination of this apparent dust reveals the fact that it is composed of innumerable minute living organisms. These, which are quite distinct from the cheese mite proper, will, if not whisked away, get through the rind and damage the interior. New cheese are practically exempt from attack, but as ripening and maturity proceed, they become liable, and certain kinds, particularly those with corrugated exteriors, like Stilton, waste considerably under the influence.

One other point occurs for inquiry. It will be occasionally noticed that when September-made cheese are kept

well into the following year, they will here and there, especially in warm spring weather, show signs of distension, and emit an offensive odour when cut. Flavour and taste may be very little impaired, but this objectionable feature remains. Some have attributed it to cold storage, others consider that it is due to the cattle having consumed weeds of the garlic species, the ultimate effect of which is to engender foul air in the finished product. Either view may be correct, but convincing proof is lacking, and it is equally probable that both may be wrong.

As is apparent, any article which contains moisture must, as time passes, lose a portion of its bulk weight by evaporation. In dealing with cheese, therefore, it is customary, when regulating prices to consider the question of shrinkage before arriving at a final decision. Opinions differ. One retailer will regard one shilling per cwt. sufficient to cover this, another says more, as there is also cleaning to be considered. The safest plan is to test for oneself; make a practice of weighing one or two when delivered, carefully noting scale indication and date, then weighing when ready to cut for sale, and being guided accordingly.

But it has further to be recollected that this shrinking commences directly the cheese is made and that factory proprietors, who handle many thousands, are of necessity most interested, especially if they have to hold for awhile, as new cheese loses weight far more rapidly than that which is matured. As a matter of self-protection, experiment has been carried out with the idea of correcting this, and it has been discovered that by coating with a thin solution of highly-refined paraffin wax, shrinkage has been checked to a marked degree.

In one sense, anything which guards against loss is to be commended. More, however, is at stake here, and the question naturally arises how is the cheese affected thereby? Having regard to the fact that from the time of milking up

to the moment of consumption, every change which is undergone is almost entirely due to the action of bacteria, should the product be artificially prevented from ventilating itself? May not such a practice be as injurious, in a modified sense, to a manufactured commodity which is perpetually undergoing transformation as it would be, for example, to the human body, deliberately closing the pores of the skin enveloping which would mean speedy dissolution.

Here again decision rests with the expert scientific investigator. No desire exists to condemn hastily, but full information is needed. The main object in mooting the matter here is to impress upon assistants the absolute necessity for studying commercial developments in the minutest particular, as hardly a day passes which does not bring, in one form or the other, topics of a kindred nature to be considered.

Experienced traders usually lay it down as an axiom that the longer eggs have been in cold store the more rapidly they deteriorate on coming out. Prompt sale is therefore imperative, and over-stocking must be avoided. When in close proximity to markets, bi-weekly or sometimes even daily supplies can easily be arranged for.

Fresh eggs, as a rule, entail no serious trouble until early autumn. With the advent of spring, supplies are plentiful, prices decline, and factors hasten sales in order to clear before markets drop to the lowest. Directly scarcity occurs at the latter season, there is a tendency to hold back for an advance, and then, particularly if the weather is hot, every precaution must be taken. If, when packed in straw, a musty smell is observable, or the eggs on examination prove dark and discoloured, prompt return is the only safe method of preventing subsequent complaint. Where preserved or pickled eggs are dealt with they should be perforated with a needle before sending

out, otherwise if boiled the shell will burst in the vessel and the contents escape.

Bacon must of necessity present the greatest difficulties to a beginner. So much depends upon skill and management in handling this, that the early stages of service are best devoted to carefully watching and copying the methods of qualified seniors, and to following them unless they can be improved upon. Further information will be found in a subsequent chapter. Suffice it to say here that clean and careful cutting, the avoidance of accumulations, prevention of the slightest waste, and such care as is essential to the realisation of profit, are the ends to be aimed at.

CHAPTER IX

FIRST LESSONS IN STOCK-KEEPING

IN stores where several assistants are employed, and the turnover is proportionate, fair and equitable division of responsibility is essential in order that each employee may properly perform his allotted task and take upon himself a due share of the business burden.

The organising capacity of the principal or manager is proved by the manner in which these duties are allocated. Clear understanding is advisable, friction cannot be tolerated, and a written memorandum should be accessible to all pointing out definitely and tersely what is expected, in order that there may be no overlapping or misunderstanding. Unless this is done, there is ever the possibility that, in cases of laxity, burdens will be thrown by the staff one upon another.

Since method in stock-keeping is of vital moment to business conduct, and the whole of the stock is generally too much for one man to cope with in the mass, it is generally found best to divide it into sections or departments. The provision hands will attend to their own goods. Those on the grocery side will divide the labour. One is perhaps responsible for drysalteries and spices, another for sugar, rice, and such commodities as arrive in heavy bulk, another for tea, coffee, and cocoa, and so on at discretion. Certain places are devoted to packeted articles in stock rooms or warehouse, and in accordance with how these are planned the work can be assigned.

Hence, before his term is completed, the apprentice will probably receive a quiet intimation to the effect that, for the future, he will be expected to take charge of such and such a room or "squad," as it is commonly termed, and to

see that all therein is kept in proper order. This is hardly likely to be an important department, as the idea is primarily to test. But however minor or limited in scope, the duties connected therewith must receive every attention. It is but the prelude to stock-keeping on an expansive scale.

When the work is first undertaken, ample opportunity for a little originality always exists. It is not altogether wise to be bound by precedent. Opinions differ, and to follow another man blindly checks individual enterprise. Therefore if any fresh ideas as to arrangement or improvement should occur, they may be quietly mentioned, and permission obtained to carry them out. Still anything of this sort ought to be gradual. To turn the entire show topsy-turvy in an attempt at reform will exasperate everybody and benefit none.

The whole of the goods under control must be carefully inspected. Sometimes, especially if the predecessor has been careless, a certain amount of weeding out is necessary. To start with a clean stock and to keep it in perfect order means more than half the battle. When this inspection is carefully done in a brainy spirit, the employee gets to know his squad by heart.

Next comes the question of stock renewal. Day by day the goods on hand go into consumption, certain items run low, more must be ordered. Quantities to buy depend upon probable demand, and to foresee this demand accurately intelligent discrimination is imperative.

Suppose, for instance, that during the first week in January, it is noticed that the stock of "petits pois" in pint tins has run down to the last half-dozen. No freshly-gathered peas can be on sale unless at prohibitive prices before May at the earliest. In addition, home-grown vegetables are likely to be scarce and dear, while the close approach of the time when lamb, both colonial and British, is coming into season is also likely to stimulate demand. Therefore it is quite justifiable to plunge a little, and

order a case of one hundred tins, or more, as business needs are likely to dictate. But if the same line runs low three or four months later, then is the time to "gang warily" and to keep just enough on hand to ensure free running till inquiries increase again.

Similar lines of thought must govern every decision. Prompt turnover is everything, and the necessity thereof has to be unceasingly considered. Every item which hangs fire represents capital more or less lying idle. And unproductive money thus held means loss in a double sense. For when anything is sold, the sum realised is forthwith devoted to purchasing something else readily saleable and each transaction brings a slight accretion of profit. But if articles remain, cash has to be found from other quarters, and this means more money injudiciously locked up than there is real occasion for.

The sale of some goods proceeds with almost monotonous regularity and stock of these is easy to keep. Yet many are tempted to over-buy in these instances for the sake of securing an extra trifling concession. Whether the course is a wise one remains, however, an open question. There are the gravest possible objections to holding goods too long, and the minor saving thus effected is often completely nullified by the deterioration of a package here and there, or perhaps the breaking of a bottle or a jar. All this has to be considered carefully, and reviewed fully before unnecessarily heavy orders are placed.

Others may come to the fore with a rush. It often happens when new preparations are put upon the market that much advertising and booming result in repeated inquiries. The utmost wariness should be exhibited here. Very often these much vaunted products just "have their day and cease to be." To be left with a lot on hand, then, means difficulties to face. Wiseacres in dealing with these get as few as possible, and carefully appraise the commodity for themselves. Errors in judgment may be

occasionally made, but, as a rule, it is comparatively easy to determine whether the thing has come to stay or not. Common sense will usually indicate whether sales are likely to be evanescent or permanent ; thought judiciously exercised determines the procedure to be followed.

On the other hand, it is sometimes advisable to pick up a line here and there which affords legitimate scope for a little extra business, particularly if some novelty to stir up matters is required. Some buyers are very keen in this connection, and cultivate the happy knack of knowing the exact moment when to take on anything, and when to drop it. No hard and fast lines can be laid down ; no specific rules given for guidance. Surroundings and prevailing custom will govern and influence decision. But caution must be manifested, especially by the inexperienced. To go astray is fatally facile, and speculative methods cannot, strictly speaking, be commended.

Forward buying has its advocates. Yet here also it is extremely doubtful whether in the long run benefit is gained. The men who brag most loudly about the money they have saved by coming in with heavy purchases on a rising market seldom say anything when the bottom tumbles out of a corner, and they happen to lose in the other direction. Those who order and buy from hand to mouth, occupy safer positions in the end. Risks are minimised, undue anxiety avoided, and at the termination of six months or a year's trading they are rarely behind, but more often ahead of their more speculative fellows.

Every family trader's stock should be turned over at least four or preferably six times in a year. There are not wanting enthusiasts for quick returns who boldly assert that they can clear theirs in a month or even less. In certain cases it is doubtless possible, but only where the business done is confined to ordinary commodities. If a large number of proprietary articles are kept, and principals cater for trade of the universal type, they cannot, unless

buying in very limited quantities, attempt to emulate this. To turn over six times in a year only implies after all two months' life for any specified article. The mean average will work out at considerably less, and if the intent is duly carried out, no risk of unduly encroaching upon working capital is entailed.

A memorandum-book should be kept handy in each squad that the staff may note therein goods out of stock, running short, or inquired for. Entries under the first heading imply either that the line is temporarily or permanently unprocurable, or else that the stock-keeper has been caught napping. This happens to the smartest sometimes, as unexpected demands may occur. Then urgent renewal must be effected or sales may be lost. Still this should be an occurrence of extreme rarity, not a frequent experience. If running short is indicated, the actual quantity in hand should be ascertained and plans built upon sound and discreet bases be laid accordingly.

But "inquired fors" are oftentimes vexatious. It will be found that some members of the staff are prone to worry unduly over these, to harass the stock-keeper until he has procured certain lines, and then to ignore them altogether. Once in, they remain. This is one of the little troubles which beset the novice, and before taking steps to obtain he ought, in his own interest, to ascertain definitely whether the demand is likely to be sustained, and what quantities will probably be required. If no reliable information on the point is forthcoming, he may specify the article cited on his order sheet with a query against it, and leave those finally responsible to decide whether a small quantity shall be purchased or not. For himself he can remain neutral, unless his opinion is asked, as it probably will be. Then it is best to give it frankly, whether for or against. It is by no means rare, when taking stock, to find that hasty action in matters like this has led to quite a formidable number of accumulations, and

reputation for efficiency is consequently prejudicially affected. And it is during the initial stages of stock-keeping that reputation for reliable and business-like habits has to be built up and maintained. No matter how much advice may be given or instruction imparted, the learner must realise that in himself alone lies the power to grip fully the governing principles, and to follow with mind intent the established rules which make for competency. In this, as in every other branch of business life, steady application often enables the plodder to outvie the brilliant and dashing type of assistant, and to hold more than his own in the struggle for supremacy. He must, therefore, carefully weigh and ponder over his duties as they successively call for attention, and however small and comparatively unimportant may appear the section allotted, aim at perfection in the minutest detail.

CHAPTER X

THE ROUNDSMAN'S DUTIES

FOUR years will be found none too long a period wherein to master the preliminary details thus far outlined thoroughly, hence now presumably apprenticeship will be completed. Providing, as is probable, indentures were signed somewhere about the fifteenth birthday, the young man will now be in his twentieth year, or just approaching it. Under exceptional circumstances he may be promoted to an important post at once, but as a rule it is better to devote the time until full manhood is attained to the broadening of experience. Sundry other branches of service remain yet to be investigated, and among these the work devolving upon the order hand, or roundsman, is by no means the least important.

The exceptional keenness of modern competition, and the ruthless warring of monopolists does not allow of supineness on the part of the retail grocer. If customers do not come to him in such numbers as may be desired, he must perforce either go or send to them, and calling for orders thus becomes an indispensable portion of the daily routine.

Such work calls for special qualifications. Some men possess these in a marked degree. Others are wanting in many points, but it lies open for all to adapt themselves by application and practice. There are many brilliant commercial travellers on the road to-day, men who are known and respected from end to end of their journeys, the amount of whose sales runs into colossal figures, and yet they can recall the time when with trembling hand they raised the knocker or pulled the bell on their first call at perhaps a very quiet suburban home, on a preliminary order quest.

Gentlemanly deportment, a brisk business-like style, and the capacity to converse intelligently upon any trade topic that may be introduced, are but a matter of education. Supplement these by interest in the work, determination to succeed in it, and that quiet form of persistence which persuades rather than compels, then the working up of a good round is but a question of time. Patience is necessary and perseverance imperative. Those who possess sufficient tact to ingratiate themselves with one customer and use the kindly influence of the customer in the attempt to gain others soon discover that business can thus be done which gradually expands.

While the desirability of cash trading for the retailer must ever be apparent, the fact remains that if short accounts are sanctioned he gains to some extent a hold over his patrons. When their needs are properly met and the pass-book is sent regularly in accurate form they are in the main extremely averse to change. Permanent relationship of this sort should, therefore, if possible be established. Some caution is, of course, necessary. But when a man is familiar with a neighbourhood he can generally glean by cautious inquiry some little information as to new residents or others who may be willing to open accounts, and risk is thereby lessened. It is always best, however, to arrange the business on definite lines, a week or a month's credit, as the case may be.

To prevent abuse of the credit system the state of every customer's account must be quite familiar to the roundsman. Between him and the ledger clerk there should be thorough sympathy and accord. Where any doubt as to stability exists or payment is too long deferred, knowledge as to the exact condition of certain folios is important, since it influences action. And it may be that in the case of entries which, although comparatively small, are paid with unfailing regularity, a little energy will increase them and secure the whole of the customer's orders. There are

many points like these which appeal to the thoughtful, and call for the fullest consideration.

Samples must occasionally be carried. No necessity exists for overloading in this connection and an indiscriminate range is of little value. Such goods as are appropriate to the season, novelties of a taking type, new preparations which call for introduction, and business-winning lines generally are the articles to influence sales and keep returns up to the desired amount. When perhaps forty or fifty customers reside within a limited radius the sum of money turned over by judiciously exhibiting these sundries often amounts to a very considerable item.

There is always opposition to combat. It is best counteracted by giving personal attention and seeing to it that the goods sent are not only the best of their respective kinds but are also in exact accordance with specification. Some despatch hands are very careless, and in getting the orders together have no hesitation in sending substitutes. Occasionally these pass the checker, sometimes the customer may take no notice. But the particular customers note this very keenly, and often show considerable resentment when the next call is made. No principals sanction the practice unless in cases of absolute compulsion, and it is better left alone.

If in any respect the round shows a tendency to dwindle, either from removals or other causes, "fresh fields and pastures new" must be sought. Building operations are ever in progress, and if customers leave the neighbourhood, and go too far to follow them sooner or later new residents appear. Signs of fresh arrivals are always palpable to the observant, and keen canvassers should endeavour to be first in the field with applications for support.

In ordinary middle-class households orders are generally given by the responsible head and in these cases the call

should be timed to take place opportunely. If consulted concerning this, the thought displayed always pleases, and arrangements can generally be made to suit the convenience of both parties interested.

With larger establishments, where a full staff of servants is kept, there is seldom opportunity to get into contact with the mistress when calling. Neither is it necessary, save in exceptional instances. As a rule, instructions for the day's dietary are given at a specified time in the morning, and the roundsman finds waiting in the hands of either housekeeper or cook the list of goods required. It frequently happens that in these cases articles are urgently needed, and, in addition, most people of this class like to be waited on about the same time, between ten and eleven o'clock in the morning. To meet the needs of all is often a tax, but a light cycle, and a little ingenuity in planning, will bridge over most difficulties that occur.

Certain stores transact a large amount of business with country towns and villages adjacent, and this form of trading calls for close examination and study. To be carried on successfully it must be systematically planned and worked. Specified days are allotted to certain districts, some will call for weekly deliveries, others fortnightly, others perhaps not more often than once a month. Much care and thought are necessary in drafting the schedule of arrangements in connection with these country journeys, and when once drawn up, unless alteration is really imperative, the original programme should be adhered to, otherwise customers at remote spots may find themselves seriously inconvenienced. Roundsmen who collect orders thus, generally drive or cycle as there is much ground to be covered, and it is a wise plan to arrange so that a full working day intervenes between the taking of the order and the delivery of the goods. This prevents undue haste in execution and also enables the despatch staff to manage without neglecting patrons nearer home.

Special care must be taken with regard to the accounts of these outside customers. As a rule they are paid either, from invoice or pass-book to the man who calls for the order, but it frequently happens that during the time between his visits something has been sent for or perhaps fetched in person which is temporarily overlooked. The invoice for the smaller items may have been lost or mislaid by the purchaser, and the transaction is for the moment forgotten by her. This will mean a balance in the ledger for perhaps a month or more. Therefore on the eve of the day before starting it is advantageous to look up these little matters, trifling as they are, since sometimes applications for payment at the later date are apt to provoke misunderstanding and friction. There is rarely, if ever, a desire to evade settlement, but people with short memories are very prone to hold the impression that a blunder has been made.

Receipts for amounts thus paid should always be given on counterfoil forms. Small books for the purpose can be provided at quite a nominal cost, the interests of all concerned are then duly covered, and no trouble occurs in balancing the cash when paid in. If separate books are kept for each journey they can be verified by the office staff as time allows.

Two things the roundsman must rigidly set his face against : bribery, in any shape or form, and the acquisition of undesirable habits. Too much of the former has been formerly done in an indirect sense by wholesale firms who have formed a misconception of commercial morality. Save perhaps for the bestowal of a Christmas-box in season, retailers have hitherto kept their hands clean, and having regard to the present state of the law, they are not likely for the future to condone it. But the temptation to yield is frequently very hard to fight, especially when unscrupulous persons who can practically control the purchases of a household plainly intimate that a *quid pro quo* is expected.

Stout spike files are supplied corresponding in number to these districts, with an extra for "specials and urgents." These files should be securely fixed in a convenient position, and the end, to the length of about an inch or more, turned over with a pair of pincers. This is a double precaution, it keeps the filed papers from getting slipped off and prevents possible accident. Many a man has received a nasty stab in the face through bending suddenly and thoughtlessly over a spike which is straight upright.

As orders are taken by the counter staff the entries are made in the duplicate books before described; those which are brought in by the roundsman are likewise treated, the address labels are written and lightly attached, and the customer's or invoice portion is placed on the file according to the address. This invoice is the guide from which the order is put up. It corresponds, or should do, exactly with the permanent record held by the firm, and if properly and accurately executed there is no fear of misconception or error.

The labels used vary considerably. Of course they bear the firm's own heading, and the most useful are those which have at the foot spaces for indicating what is sent. Thus after the address appears Parcels 2, Baskets 1, Bottles 6, Brushes 1, Jars 1, and so on. When heavy loads are sent off, this renders assistance to the man who has to deliver. Details are not filled in here till the order is practically complete. It is also wise to have labels in two colours, one indicating goods paid, the other those which are not. Upon the latter, the words "to pay," may be printed. Then when cash on delivery is arranged for, the amount can be specified. Failing this, the memo. A/c can appear. This also is a help to the carman. He knows then exactly how to act.

Two now apparently conflicting interests appear. On the one hand, men engaged in taking orders and filing them; on the other, men as busily occupied in taking them off

and putting them up. But such conflict is a sweet form of strife conducted in friendly rivalry and the more there is of it the better pleased the principals will be. Still no matter with what frequency they may be brought, the man responsible for despatch has to strain every nerve in getting them dealt with. Accumulations mean late hours and annoyed customers. To keep the work well in hand is all important. If energy is displayed when business commences all will be well, but if the staff are dilatory and delay making a proper start till a few more come in, there is sure to be a scramble before the close of the day.

In a general sense "one man one order, and one order at a time" is the best rule to follow. Confusion is prevented and when it is clearly understood that the folio has to be personally and expeditiously dealt with, the work is straightway performed, a start is made at the top, and the goods are got together until the end is reached. When things are in full swing, "Take them as they come," should also be the instructions. Otherwise certain slack members are prone to select what is termed as "easy ones" and thus avoid dealing with heavy weights, or goods which involve some little trouble in handling.

Directly the list is complete, items must be called over for checking purposes and the articles packed. Unless the responsible head keeps a wary eye upon his subordinates this checking is often done in a perfunctory style and mistakes pass without detection. Where possible, therefore, he should do it himself, then the slightest irregularity is noticed at a glance. So much depends upon accuracy in this connection that too much care cannot be exercised.

Packing requires thought. If the order is for goods which are all grocery lines, and there is nothing fragile or breakable, a parcel neatly and strongly wrapped in good brown paper is advised. But brown wrap of this description is rather expensive, and from the retailer's point of view is just given away. Hence many proprietors,

The matter is a delicate one, but frankness necessitates the mention of it. Such methods do not appertain to legitimate business. They sap the foundations of integrity, seldom do good, and are far more likely to produce an incalculable amount of harm.

Decision in the latter instance rests with the man himself. Although not under his principal's eye, and practically beyond his control for the greater part of a working day, he must never forget to whom the time belongs. Shirking, dawdling, and wasting time on the rounds are certain to meet with their due reward. It may pass for a while, but must eventually come to light. Besides there is no satisfaction in it. Business interests are far too important to be neglected, nothing but diligence can effectually safeguard them, and the success each round should exhibit rests almost entirely upon the essential that the individual working it shall have a high conception of the word Duty.



CHAPTER XI

THE ORDER COUNTER AND GENERAL DESPATCH OF GOODS

To deal promptly and effectively with orders as they come to hand forms no light task, and the experience gained in connection therewith is a great aid in fitting a man to grasp all-round details in a comprehensive manner. There are stores where the greater part of the business is thus done. Some, where in poor districts the counter trade is dominant, do nothing practically by way of despatch and delivery. But the greater portion of medium grade establishments combine both, and a man who can take full charge of this department and work it satisfactorily seldom need seek long for an engagement.

Organisation and method must be displayed. The staff, whether large or small, have to be held well in hand and kept busy. Without system, complications are certain to occur, and the duties should be undertaken in that definite manner which implies clear comprehension of the exact work to be done.

For convenience and promptitude in delivery it is customary to divide the ground which carts or porters have to cover into districts within the bounds of which those instructed undertake delivery. In large towns it is well to cut a map into sections and mount it on an old show card, allocating to each delivery-man one particular area. If a map is not available, an outline sketch or plan answers the same purpose and conveys a similar idea. But vanmen and boys must clearly understand that although to attend this neighbourhood is the general custom and practice, none the less they are always to hold themselves in readiness to be sent in any direction should circumstances require.

Stout spike files are supplied corresponding in number to these districts, with an extra for "specials and urgents." These files should be securely fixed in a convenient position, and the end, to the length of about an inch or more, turned over with a pair of pincers. This is a double precaution, it keeps the filed papers from getting slipped off and prevents possible accident. Many a man has received a nasty stab in the face through bending suddenly and thoughtlessly over a spike which is straight upright.

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and putting them up. But such conflict is a sweet form of strife conducted in friendly rivalry and the more there is of it the better pleased the principals will be. Still no matter with what frequency they may be brought, the man responsible for despatch has to strain every nerve in getting them dealt with. Accumulations mean late hours and annoyed customers. To keep the work well in hand is all important. If energy is displayed when business commences all will be well, but if the staff are dilatory and delay making a proper start till a few more come in, there is sure to be a scramble before the close of the day.

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Packing requires thought. If the order is for goods which are all grocery lines, and there is nothing fragile or breakable, a parcel neatly and strongly wrapped in good brown paper is advised. But brown wrap of this description is rather expensive, and from the retailer's point of view is just given away. Hence many proprietors,

whose desire is to economise, insist that the completed order shall be despatched in a box. There are generally empties available and the staff have to utilize them.

The strongest argument in favour of "boxing" is that it saves both time and money. There are, however, minor objections. After a very short period of utilization they get dark and discoloured, and do not leave a good impression when handed in at the house for unpacking. This necessitates frequent renewals, and dealers who purchase empties naturally decline to pay full value for a case which is dirty or has been knocked about. Most are machine-made and the nails easily draw. Then, again, there is perpetual wastage. "We cannot spare time to unpack now, you must have the box next time", every carter is familiar with the expression, and this generally means that when next time comes round it has gone the way of all kindling wood. And further inconvenience is entailed upon the vanmen themselves. Where principals forbid wrapping, available supplies frequently run short. The consequence is that goods are often placed in boxes which are out of all proportion to the contents, and the vans start out with a load by far the greater proportion of which is timber, to the detriment of both cattle and vehicles which are thus overstrained. Neither do they fit so well into the delivery cart, since more room is taken up. Details like these all require consideration.

Fair compromise offers the best mode of treating the difficulty. It is never really safe to put breakables into a parcel and when "smalls" are enclosed they must be padded with paper shavings. If a half-ounce bottle of vanilla essence gets broken over a pound of half-crown tea, it means "good-bye" to both. But most vans are fitted with a sundry box, and to consign the goods as one parcel and one bottle presents no difficulty, it simply means writing the name and address boldly, and in blue

pencil for preference, upon the white wrapper enveloping the fragile article.

But some family orders are of a very miscellaneous type, and include articles the majority of which may be classed as "fragiles." To forward these separately would involve too much detailed description, and the need for boxing is at once apparent. Biscuits, eggs, soft cheese, and sundries in glass can be packed with general groceries in a case, whereas if parcelled they are morally certain to receive damage in transit. Attention is, of course, imperative. Biscuits should be packed in the thin paper bags used, not thrown in indiscriminately. The oat husk with which American bladdered lard is protected forms an excellent surrounding for eggs and is decidedly preferable to sawdust, while glass can always be guarded by the white paper shavings from biscuit tins and boxes. Bottles may be straw-enveloped or shielded with corrugated paper and laid flat in the box. To stand upright, unless the case is deep, means risk. No goods should really be placed so as to come above the sides, as in the van orders are packed one above the other, according to delivery arrangements, and overfilled cases result in damaged parcels.

Whether to box or to parcel, then, is best left to the decision of the man in charge, and liberty of action should in this respect be accorded him. If considerate, he will exhibit that care which is essential to the due exercise of economy, and will also remember that to deliver everything in apple-pie order, and in the pink of condition, is a magnificent advertisement for the business with which he is connected, and a decided credit to himself.

Where a large trade is done in bottled ales, mineral waters, and so forth, the cellarman is generally deputed to bring forward these as required for the orders. There is often a weak brother to be found among a mixed staff, and apart from this it is not advisable for men who should

be at the counter to be frequenting the beer-cellar. But no necessity exists for verbal instruction or shouting. The items required can be placed upon a list or in a book, Mr. Jones, 14 King Street, 12 Dinner Ale, 2s. 6d., and a bottle-label bearing this name is handed to the man. Then at the moment of despatch the label attached to Mr. Jones' goods bears the guide, one parcel, twelve bottles. This is duly authenticated by checking, and the affair falls into proper order for the carter to deal with.

Wines and spirits, however, are best placed with the rest of the order for checking, unless they are being forwarded in large quantities. Value varies so much, and so many different brands exist, that it is advisable for all to pass under the eye of the despatch hand in order that anything irregular may be promptly detected.

When the orders for any specified round or district are ready, the delivery man should be forthwith despatched. But before his departure, booking off, or booking out has to be attended to. This insures a record of the places at which he is to call, serves to indicate the length of time the journey should occupy, and further, affords a reference in case of complaint as to non-delivery. Upon the extent of the business done the exact system adopted depends. In some instances an ordinary memorandum book has to suffice, and, if carefully kept, will answer the purpose. But where heavy rounds have to be dealt with the duplicate sheet should be used.

These sheets are book-bound with, as usual, the under duplicate perforated for detachment. Both are ruled in columns, allowing space for time of despatch, name, address, specification of consignment in accordance with the style manifested at the foot of the direction label, together with room to note paid or not, and for the carter to make any necessary memoranda on his own portion. The entry will read somewhat thus, Jones, 14 King Street, one parcel, twelve bottles, 10s. 8d. A/c, or 10s. 8d. paid,

10s. 8d. on delivery, as the case may be, and the assistant's number and duplicate reference are also sometimes given. After all the goods which have to be taken are entered thereupon the vanman's duplicate is torn out and handed to him and he has to be off. If he is on a long journey, reference to this acts as a memory-refresher, and will guard against an absent-minded man driving perhaps half-a-mile beyond a customer's door. And, in addition to this, the sheet will on his return bear witness of the fact that Mr. Jones has paid the 10s. 8d. or returned one dozen bottles, and all these details are required. It is not a general custom in the grocery trade for patrons to sign for the goods when received, and although many think the practice should be insisted upon, it is somewhat difficult to enforce. Signed or not, however, these records are tacitly accepted as reasonable proofs of duly performed obligations.

Another reason exists for their use. Carters can be thereby impressed with the fact that nothing has any business in the van unless authorised by an entry upon the sheet. Not the slightest desire exists to convey even a hint imputing malpractice to an honest, well-meaning, and respectable body of men, nevertheless any temptation thereto is best removed by vigilance. And if on a hot July day an extra half-dozen of beer should blend itself accidentally with the load it may possibly disappear before return. Correct system and adherence to it prevents anything of an unpleasant nature from occurring.

Peremptory requests for urgent attention are so numerous, and in many instances so overwhelming, as to almost drive the harassed despatch hand to the verge of distraction. Notwithstanding this his business is to keep cool and to discriminate. Sundry customers get into the habit of saying "Send it at once, please," as part of the formula connected with giving an order. The man who takes it, naturally and properly desirous to render due satisfaction, straightway plants his duplicate upon the special file. If

possible it is forthwith seen to, but this cannot always be done when many preceding matters have prior claim. A glance at the invoice is usually sufficient to indicate a line of action. Perhaps the purchaser and her little ways are known, or the nature of the goods conveys the impression that there cannot really exist any necessity for undue haste. Hence it is decided to let matters take their ordinary course, and most probably delivery will be effected in ample time.

But there are frequent cases where this sort of thing will not do, and when alacrity is everything. On market days, when farmers or their wives bring in a lengthy list and intimate that they will be driving home from So-and-So's hotel or putting-up place at a certain hour, every precaution must be taken to get the goods on the spot in time, or there will be some angry people to mollify. Similarly carriers and railway trains will not wait. In the very nature of things, business of this sort comes with a rush, and all hands must unite in an effort to ensure despatch within the limit allowed.

When customers are taking back with them their purchases on the return journey by rail, some will request that they shall be met at the station just before the train departs. This always creates a difficulty. Messengers get to the spot five minutes too soon and waste time, or one minute too late and miss the appointment. The proper course here is to deliver at the company's cloak-room well in advance of the hour intimated. Tickets for the purpose are kept in all stores of importance for convenience sake. The right person is practically safe to get the goods, as the numbered counterfoil has to be presented when they are applied for, and in a business sense the method is far more suitable than to have boys vainly hunting a customer up and down a perhaps crowded platform.

On the despatch counter each day's work has to be planned in accordance with the exact needs of the business.

It will be generally found that the forenoon is crowded. Directly after the early morning delivery is clear, orders come in which are required about midday, and to get these dealt with will usually keep the staff briskly employed. During the afternoon, however, a lull is noticeable, and then is the time to press forward the country work, or any other matters which will be wanted on the following day.

When a wide area has to be covered, early forwarding is imperative, and some firms go so far as to insist upon vans being loaded overnight. This, however, is not always convenient, still from 9.30 to 10 o'clock in the morning is none too soon. One difficulty to be met with here is that connected with those who send late orders. Just as the van is about to start, a whole bundle of letters and post-cards will turn up, delaying matters for an hour or more. Vexing as this is, the wants must be met. But nothing is lost by acquainting customers with the rules generally adopted, and by stamping the invoice with a courteous intimation to the effect that if their orders were posted somewhat in advance, the favour would be appreciated. There always has been, however, and probably always will be, a tendency on the part of some to postpone matters to the last moment. The period generally comes when the order arrives after the van has been sent off, then is the time to write and to explain regretfully that it has come to hand too late for execution before the next journey, unless by carrier at the customer's expense, and as a rule the little lesson is not forgotten, especially if there are no facilities for purchase in the immediate locality where the customer resides.

Another point arising in connection with country orders is the necessity for procuring what are termed outside lines. Both roundsman and delivery-van visit houses with unfailing regularity, and are rightly regarded as a necessity to household convenience. Any matters out of the

ordinary which are required are, therefore, generally brought before the notice of the grocer's man when he calls. These rarely, if ever, form part of the ordinary stock, but if he is wise, he undertakes to procure and deliver them, if possible. Under exceptional circumstances such commissions may involve a considerable amount of trouble, but as a rule terms can be arranged with friendly traders to supply what is needed, and all-round mutual benefit be derived. Note should be made of these items as the orders are collected to ensure that they may receive early attention and not cause delay. Some degree of caution is necessary. Poisons, for example, must be left alone. Such commodities as sheep-dips, or the arsenical preparations used for agricultural purposes, can only be rightly dealt with by qualified chemists. And where traders are unlicensed, wines, spirits and ales, may not be sent unless the applicant tenders cash in advance, and the representative just buys on his or her behalf. They cannot be invoiced nor resold at a profit.

But, as a general rule, it must be remembered that these country journeys entail a considerable amount of expense, and that the grocer's objective is business, not philanthropy. All these little contracts, then, must show a fair percentage of profit. Undertaking them is not fair to the business unless they bear a due proportion of the wear and tear entailed upon it as a money-making machine.

Some country traders adopt the system of selling goods from the van. A miniature shop on wheels is fitted up, and the man in charge has to do his best with the stock therein carried. While experience and custom will indicate what goods may probably be required, it is often found in actual practice that when ten miles out something is wanted which is not to hand. Beside minor irritations such as this, there are other objections arising in connection with perishable articles, cutting up provisions, and so forth, which militate against the practice. Circumstances,

therefore, must here again influence decision. Where these vans are used, careful checking of the stocks at stated intervals is necessary, and a similar manner of dealing with the goods has to be observed as is the case in shop transactions. Although a hawker's licence is not really required for consumable articles, it is wise to secure one for safety's sake. And excisable goods cannot be dealt with. It is the premises which are really licensed, not the seller and his carts. Wines, spirits and beer, therefore, must not be sold from vans. Magisterial benches look severely upon breaches of this nature, and every care must be exhibited to see that the law is in no respect infringed.

Mention has been made of the fact that it is advisable to observe the rule "One man one order." But when a long "special," filling perhaps a folio, is handed in, with possibly only a few minutes allowed for execution, exception has to be made. Two assistants can tackle it, one commencing at the top, the other at the bottom and working upwards. This means promptitude in double quick time. As the goods are collected, pencil-ticks are made in the margin to show progress, until the marks indicate that the order is complete. But neither in these cases, nor in those appertaining to ordinary work, should such ticks be made until the stuff is on the counter. Hasty, impulsive men will otherwise often tick up half-a-dozen articles in a second, get four, fly off at a tangent, and omit the other two; then when call-over comes the omissions have to be made good. This means delay, and sometimes in these hurried cases causes error.

Orders for despatch by goods, rail, or parcel post should always, when practicable, be dealt with the same day as they are received. Particular attention must be given to careful packing and protection, especially with fragiles. Railway companies require a consignment-note specifying the number of packages, contents, weight, with names of both sender and consignee. These forms are given free on application,

results as to liquor, flavour, effect of the after addition of milk, and so on with regard to each, making notes as he proceeds and appraising generally according to his own individual judgment. The lesson should encourage to further effort.

Next a range of Ceylons should be tried. Any traveller or wholesale house will be only too happy to supply the aspirant with the samples required for a nominal sum. These teas must be carefully judged and inspected. The exact garden or estate from which they are procured should be ascertained, if possible, and inquiry made as to whether these grounds are in close proximity to each other or not. Sometimes even a short distance affects the tea very considerably, probably owing to different soil conditions; at others the product from two gardens will be so much alike that to identify them correctly apart forms a very severe test.

To value accurately Ceylons will present considerable difficulty to the beginner. It is more than likely that some of his samples will throw a liquor that is unimpeachable for bouquet and finesse, but which is none the less too thin and too pale for the British housewife. Yet the price of these will be high, simply because certain experts want them for their own particular blends. Then another experiment with cheaper tea may result in a liquor, rich and syrupy, yet lacking in flavour and finish. But when the two are combined the result may possibly be all that can be desired. This is, of course, but a presumptive instance, but upon accuracy and judgment in determining how much of one should go with the other, how far the dark liquor tea may be blended with the lighter without detriment, whether two samples or a dozen are used, the art of tea-blending entirely depends. Result at a given price is everything. Consumers judge by the article as brewed, and to hit off the public taste means sales that expand. This alone is sufficient to encourage exhaustive investigation.

Many Ceylons prove to be what are termed self-drinking teas. That is to say, they can be used alone with satisfactory results. But some of these have a tendency to deteriorate rapidly and over-stocking has to be avoided. Others can be materially improved by judicious mixture, and Assams are often used for the purpose.

The Assam district is so extensive, and the variety of teas drawn from it differ so considerably, as to call for long and arduous comparative tests before definite opinions can be arrived at. But if, first of all, the idea is to gauge value and then prove results by blending with Ceylon, the educative process in tea valuing and appraising gradually develops, and more is gathered thus by way of reliable information than is possible by means of any other course of study.

China teas should not be neglected. The flavour of these is usually so distinct as to make them easily recognisable, and as medical experts often recommend them, inquiries are frequent. But very few people now really care about China tea alone; it has to be improved and modified with other kinds in nearly every instance before sale.

Java tea has of late come much to the fore, and some of it is of such high quality as to be much in demand for blending purposes. Samples of this should also be tested and compared.

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Having got thus far and being able to distinguish one

and full instructions as to filling appear thereon. In addition, receipt for the goods should be obtained, and upon the form or book bearing the representative's signature, the amount of carriage, if paid, may be indicated. The ordinary official post office stamp affords proof of parcel delivery. Printed acknowledgement forms are provided gratis, but they are rather small and easily mislaid, hence a proper book is best kept for the purpose.

The main thing to avoid in order despatch is inexcusable error. The slightest deviation from instructions will often bring letters of complaint from ultra-particular patrons, and although in many instances, these missives may exhibit a lack of consideration, their receipt causes irritation, and if prevention is possible, so much the better. In the rare cases where substitution is absolutely necessary, courteous intimation to that effect must be placed on the invoice or memorandum form. "Shorts" or "to follow" should also be indicated in writing, delivery-men cannot be trusted with verbal messages. Although in the best regulated establishments irregularities must sometimes occur, to get a reputation for carelessness is a certain bar to advancement. To convey a good impression is everything, and this can only be done by keen attention to detail and perpetual vigilance on the part of all concerned.

CHAPTER XII

THE APPRAISAL OF VALUES

I. Four Leading Lines

BUYING the grocer's stock, some portion of which duty, if not all, sooner or later devolves upon the responsible assistant or manager, implies, of necessity, a thorough acquaintance with most of the commodities handled, ability to, at any rate, approximate their value, and such business acumen as will enable him to determine not only what quantities to purchase, but when best to secure them.

To carry in the memory the market prices ruling for some goods is a simple matter. A glance at the trade journal, or even a brief survey of the report appearing in a daily paper, gives some idea as to the rates prevailing, and will be often found a useful guide to follow. Wholesale dealers issue lists at frequent intervals, all of which convey some of the information needed. And Trade Associations are ever ready to assist the individual in this respect, so that he may adequately protect himself against adverse influences when securing fresh parcels in the open markets.

Generally speaking, the ordinary buyer is content to go thus far and when a certain line is wanted samples are usually obtained from various quarters, duly compared, and to the one which is adjudged best value, preference is given; then the firm submitting it gets the order. The course is a safe one to follow, but only for men of ripe experience. Preliminary training is essential to satisfactory conduct, and before a man attempts to buy he ought, both in justice to his employer and himself, to practise unremittingly the careful appraisal of values.

So many commodities are handled and the causes

underlying the ultimate adjustment of selling prices are so complex that education can neither begin too early nor be prolonged too late. No matter how fully equipped the individual may imagine himself to be, there is always something new to learn.

The frequent fluctuations in prices to which so many goods handled by grocers are liable, depend in the main upon the inexorable laws controlling supply and demand. If there is a glut and the market is overwhelmed with any specific article, comparatively few people appear to want it, and prices fall. But if, on the contrary, there is a short crop, or lessened production, would-be buyers suddenly appear from all quarters, and prices proportionately rise.

Then it has to be remembered that there are always in existence men, keen and oftentimes unscrupulous, yet wealthy and powerful, who are perpetually watching events as they thus develop. These are ever ready to speculate when probable shortness is indicated, and can often manage to control all available stocks. No form of "cornering," as the process is termed, affords such prospect of ready and profitable return, as that which concerns itself with manipulating the food supply of a vast population. And since the grocer's business is practically that of a food distributor, he has to be ever on the alert for such possible combinations as these. The trade has suffered much from them in the past, and it is equally likely to be thus troubled in the future. Inflated prices generally mean angry and perhaps hopelessly lost customers, as the general public seldom inquire closely into these matters. They also inevitably result in depleted profits, as traders naturally hesitate to advance, and have often when such complications occur to sell upon absurdly unremunerative terms.

Such problems are difficult to master, and may never be satisfactorily solved. The beginner does well to ponder over them and to study the subject in all its varied bearings.

But, at the outset, he must bear in mind the fact that any article is worth to him just what it will fetch minus that sum which should represent his firm's legitimate profit. If he pays more, he is buying dear, and even though sales may not be at the moment affected by a proportionate advance, he must "go slow." Or if anything is offered at prices which are far below his anticipations, the reason therefor must be closely investigated before jumping at an apparent bargain in a hurry. Perhaps the goods are below par as to quality; it may be that forces are at work somewhere which will further cheapen them. Inordinately low figures imply that business is stagnant, so far as this particular item is concerned, and just as much need exists for caution as in the other extreme. A steady market results in a regular turnover at fair rates of profit, and to ensure this steadiness is often more in the power of the grocer and his employees than they imagine. Combinations in business tend to allay feelings of panic, prevent hasty and ill-considered action, and will often result in restoring matters to the normal position if unison is displayed in "holding off" for a time.

To be a judge of tea, and to be able to value it to the farthing, should be the aim of every grocer's assistant. In this no theory can avail him much, no written nor oral instruction can adequately convey the necessary knowledge. Hints and advice may be given and followed, but proficiency depends upon practice and personal testing.

Therefore experiment and self education are all essential. Too much must not be attempted at a time. For a start, let the assistant test in his private capacity three or four of his firm's own blends, say from 1s. 4d. to 2s. per pound, having first purchased the necessary samples. After a while it will become possible for him to place them correctly in hue order of value. The probability is that members of the household will become interested, and delight in perplexing him by mixing up the marked cups. Then he can study the

results as to liquor, flavour, effect of the after addition of milk, and so on with regard to each, making notes as he proceeds and appraising generally according to his own individual judgment. The lesson should encourage to further effort.

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Having got thus far and being able to distinguish one

kind from another by means of eye and palate, the next point to consider is how to determine the worth of any specified sample. This is by no means easy. Market reports form a fairly reliable guide, but other conditions call for investigation. It is always well to find out, when possible, what is transpiring behind the scenes.

Practically the whole of the tea brought into this country is sold, in the first instance, by public auction at the Mincing Lane sale rooms. This is a perfectly fair and just mode of procedure to all appearance. Providing no restrictive agencies were in existence, the grocer who handles fair quantities would be able, himself or by agents, to make his purchases at these sales as occasion necessitates.

But matters occur to debar. In the first instance, lots are generally too heavy for the ordinary buyer. The original consignments are only so far subdivided as to suit the wholesale purchaser. Secondly, even if a retailer who can buy heavily puts in an appearance at these sales, it is soon apparent to him that his presence is not desired. He can rarely get what he wants at the right price. Adverse influences tell against him in many ways. There is an inner ring which controls the market, and the middleman reigns supreme.

Considerable feeling is exhibited in trade circles over this, however little it may concern the small buyer directly. The actual outcome is to force retail dealers to depend almost entirely upon the great distributing warehouses for their supply.

Fortunately for those interested these wholesale firms as a body spare no pains in fostering the best interests of legitimate traders, and may be relied upon to supply regularly at reasonable rates. Many blend teas as required for their customers, with every regard to local needs, and earnest intent to counteract that unfair opposition which the small man has to encounter. Therefore, matters being as they are, the actual value in purchasing price of

any tea sample can only be arrived at by amicable arrangement between these firms and the grocer. This necessarily brings it to the lowest figure at which they are prepared to sell. Prices, of course, vary in accordance with conditions, but competition is keen, the cash buyer is eagerly sought after, and, when fresh supplies are needed, little difficulty is experienced in getting tea of the right stamp, either for following on with a blend, or for selling in blended form as supplied.

The judging and blending of tea should form part of the instruction given at every educational centre. Much valuable information has already been given on the subject by experts at different times, but the mistake has generally been made of trying to get through too much at each lesson. Tea is not a subject for one evening, but for a session. It is absolutely necessary for the trader and the trade to learn how to appraise and to blend satisfactorily. No knowledge need be presupposed, a start must be made with simple tests, and practice must be continued till proficiency is attained.

The mode of quoting tea prices in trade journals and newspapers sometimes leads to misapprehension. Many of the public form a totally erroneous opinion from these quotations. Statements read somewhat thus: "Medium Pekoes sold at 11½d.," and thoughtless customers will ask why they should pay 1s. 8d. for tea of about this grade. Then it has to be explained to them that this is what is termed the short price. To this has to be added the Government duty—at present fivepence per lb.—possible extra charges for warehouse rental, and in addition the cost of carriage and blending. This brings the price to about 1s. 6d. approximately, and the percentage of actual profit is far too often insufficient.

Proprietors sometimes find it convenient to buy tea while in bond, and to leave it for awhile. In these cases, it is customary to open accounts in the bought ledger,

specifying the chest numbers and to credit the bond as the cases are cleared for sale. When clearance is effected, what is termed a "prompt" is forwarded by the wholesale firm indicating the amount of duty payable, and this has to be remitted by a specified time, as in Government accounts no delay is tolerated.

The number of grocers' assistants in this country who can appraise coffee accurately is exceedingly small. This reproach, however, bids fair to be soon removed, and as an end thereto it is necessary to urge that glass cases containing a full range of green coffee samples be placed in every class-room. Experts can tell any growth almost at a glance, but the inexperienced fail chiefly through lack of opportunity for leisurely inspecting the different varieties.

As with tea, it is comparatively easy to describe in writing the different characteristics of each. But theory is not practice, and only practice can bring about the desired results. The preliminary to valuing correctly, therefore, is first to become conversant with the types of berry and to be able to identify them accurately at sight.

This knowledge having been acquired, the next question in dealing with a sample is, "How will it roast, what final result will be attained when it is ground and prepared for consumption?" Sometimes a coffee which is showy and attractive when green proves disappointing when roasted. Yet, again, what is termed an ugly roast will occasionally yield a splendid liquor, so that to judge fairly presents a task of no little difficulty.

All things will yield to perseverance and effort. Hence if the price and the appearance of the green sample are satisfactory, experiment may be made with a small roast. Skilful manipulation of the roaster can only be attained by practice, but the cylinder should be slowly and steadily turned until the colour reaches a rich cinnamon brown, the heat being shut off just as the right tinge becomes apparent. Then the weight test has to be undergone. All

coffee loses weight in roasting, but a well-dried green sample does not shrink anything like so much as one which comes to hand in a damp condition. This goes far to determine cost value, and must be very carefully inquired into. Rapid cooling is essential, then it has to be ground finely before liquoring. If the yield is rich in colour, fragrant, pleasing to the palate and indicating just a slight soupçon of acidity, it may be regarded as likely to suit the consumer, and subject to other conditions as to price and roast test being satisfactory, the sample can be passed for purchase.

Although not an infallible guide, the appearance of the roasted berry assists to some extent in judging quality. A thoroughly good sample roasts tight, as it is termed. The expansion forced by the roaster turns to rapid contraction as cooling proceeds, and the finished berry is round and even. But if it remains expanded, with a parchments tend evident along the longitudinal seam, and a brittle feel if pressed tightly between the finger and thumb, it is not considered a good sign, and the liquor should be very carefully tested.

Yet to narrow things so finely as to gauge buying value within, say, one to two shillings a hundredweight, calls for much thought and investigation. Market reports as to auction sales are some guide, official statistics as to crop, import and export returns, and so on, form another. But much of the coffee which is brought into the London docks is re-shipped to continental ports. Our friends in Holland, France, and Germany, consume it in quantities to which ours is as nothing. This means that there is generally a market open, and sometimes hints are dropped to the effect that home prices are artificially maintained.

Whether this is so or not, it is undoubtedly the fact that influences are at work which prevent the cheapening of coffee to the British consumer. Brazilian planters have admitted that they prefer destroying a portion of the crop to sending over increased consignments, fearing that prices

should drop so far as to make their labours unremunerative. But this really should not be. Looked at in the broad light, it represents economic waste. To burn deliberately what may be utilized seems morally reprehensible.

Apart from this the problem which besets the grocer is his difficulty in selling coffee. Some few who are experts, and others who boldly and skilfully bid for the trade, manage to get rid of fair quantities. But statistics prove conclusively that our consumption of coffee is less than one pound per head per annum for the whole population, and, in the broad sense, sales are extremely poor.

Yet, although definite information on the point cannot be obtained, it appears to the casual observer that the demand for coffee, and coffee and chicory essences, is slowly but steadily increasing. These products appeal to ordinary customers as causing less trouble. Still coffee proper can be made with almost equal facility, and to the connoisseur it is certainly preferable as a beverage.

When this is considered, it is impossible to help feeling that it would be far better to cheapen the product on the whole than to destroy even a fraction of the crop. The wife of the British artisan is generally sensitive as to prices, and if really good pure coffee could be freely offered, say at one shilling per pound, probably Brazilian planters would find it pay them better in the long run. Demand would certainly increase, interest be quickened, and wider consumption be a more than likely result. One firm has already made an important move in this connection, and put a brand on the market at a popular price. Room, however, remains for further effort, since to appraise coffee confidently is at the moment more than difficult, and sound economic conditions are an absolute necessity to ensure accuracy in this connection.

Although the bulk of the cocoa sold is of a proprietary nature, some idea as to the conditions prevailing is indispensable. The British manufacturers are above reproach,

but some cocoa which comes into this country from the Continent is not all that could be desired.

Grave reasons exist for suspecting that some of the lower grades thus imported, although described as pure, are coloured with alkaline substances. Others are asserted to be ground up husk and all in order to increase the bulk, and if this is so, they are dear at almost any price. The home manufacturers invariably separate this husk or outside "shell" after roasting, and sell it at quite a nominal figure. But if ground in, it lessens the value by a considerable amount, and to appraise this cocoa at anything but a low price is detrimental to business interests.

A high-class perfectly pure soluble cocoa, finely ground and with the superfluous fatty matter thoroughly expressed by powerful hydraulic machinery, cannot be bought to sell at much less than two shillings or two shillings and sixpence per pound. Other kinds to which for convenience sake sugar or starchy matter has been added, vary in price according to their constituent parts. The varieties known as chocolate powder, homœopathic, and sundry other names, may be purchased from 90s. a hundredweight upwards, and can be retailed approximately at one shilling. Many purchasers, and in fact some grocers, hold the opinion that these cocoas are in some instances thus blended solely to adulterate. This is not so, and such erroneous impressions call for correction. Every assistant knows that the cocoa bean is particularly rich in oily matter. During the early stages of manufacture, some of the oil was eliminated by pressure, and the effect of the residue then neutralised by the addition of ground white sugar, arrowroot, and so on. This was necessary from the medical standpoint, as a rich cocoa tends to disagree with digestion. And thus prepared it has become very popular, and is likely to remain so, with a very large section of the consuming public whose taste inclines to something thick and sweet. But advancing time has brought improved machinery, and

the powerful rollers now used, exercising a pressure of tons to the square inch, eliminate the oil almost entirely, thus ultimately yielding a beverage which is not only perfectly innocuous, but also of the highest possible dietetic value. Cocoa of this superior type appeals to the thoughtful and discriminating purchaser. Although apparently more expensive, it goes so much farther in use, and is so much better adapted to universal need, that the extra cost is more apparent than real. All assistants should encourage the sale of the pure soluble article if for this reason alone.

Market reports as to cocoa-sales sometimes mislead prospective buyers. They notice that so many bags of Ceylon or Caraccas beans, as the case may be, have been sold by auction at from sixty to seventy shillings per cwt., and from this to two shillings a pound appears a far cry. The duty of fourteen shillings per cwt. is forgotten, and in addition the after on-cost is very considerable. The beans lose weight in roasting, then husking and winnowing further reduce the bulk. Afterward the oil expressed lessens the weight to a very considerable extent, and the first price is practically doubled before the finished product is ready. All these points have to be considered when appraising, and buyers cannot do better than obtain best terms from leading home manufacturers, who may be thoroughly relied upon to act in such a manner as to ensure satisfactory results to all concerned.

The enormous quantities of sugar consumed render it necessary for buyers to appraise values very carefully. Even a difference of three halfpence per hundredweight is a serious item when tons are distributed annually. And in no product handled by the trade is competition keener. If manufacturers vie with each other in placing it upon the market at the lowest possible prices, grocers as a body display equal alacrity in retailing it at figures which indicate no profit, and sometimes even result in actual loss. The folly of this is self-evident. No commodity

should be sold at rates which do not admit of a fair return ; such business modes are unsound and undesirable. Like other bad habits, however, it is a difficult matter to cure. Thoughtful retailers are not so much to blame as monopolists who are reckless, and who compel others in self-defence to follow suit. Still a firm stand may yet foster reform, and reform is urgently needed.

In spite of the duty imposed, sugar is sold at ridiculously cheap rates, and it is desirable for many reasons that no serious rise should take place, as consumption would then be certainly lessened, and certain manufactures seriously handicapped. But nobody need grumble at paying twopence for a pound of pure white granulated sugar, and, subject to violent market fluctuations, this price should be adopted as a minimum.

In judging samples, it must be remembered that the public are almost entirely guided by appearance. The percentage of sweetening matter, as compared with moisture, or whether the refiner utilizes beet or cane, concerns them little so long as the sugar looks attractive when on the table. As the consumer is all important, buyers must follow their lead in this respect. A sugar showing 88 per cent. of solid to 12 per cent. of moisture is really what is needed, but if it is slaty or dark to the eye when displayed upon a sheet of blue paper, the customer will have none of it. Still to select the best sample out of a dozen or more is not anything like so difficult a task as that presented by tea and coffee judging. Hence all turns upon the price. Get the best possible, but do not pay too much, and if on market reports threepence per cwt. seems too dear, try further for a sample. There is nothing more that can be done. Perhaps the skilful appraising of sugar is the best preliminary test that could be advised for an amateur prospective buyer. Such practice calls for the exhibition of keenness and judgment in a business-like and shrewd manner, and prepares the way for broader effort as time proceeds.

CHAPTER XIII

THE APPRAISAL OF VALUES (*continued*)

II. Hints Concerning Pulse, Rice, and Cereals Generally

RICE is but one among the many important products which the grocer has to distribute. Yet, popular as it is for varied use among all sections of the community, no reason exists why sales may not be further expanded. The artisan class appear to use it as a matter of convenience and habit under certain conditions, while exhibiting little originality in preparing a wide range of dishes therefrom. Its exact position in the diet scale is not sufficiently understood, and how to prepare it so as to yield the most effective results often falls to the grocer and his employees to explain.

It will frequently occur that during the spring months of the year very cheap rice will be in demand, particularly in country districts, as food for young poultry. Somewhere about twelve shillings per cwt. is a fair selling price for this, and broken rice, the residue after cleaning the best varieties, or kinds which have been imperfectly husked and milled, answer very well for the purpose, and can usually be obtained at rates which show a fair profit. The business is worth catering for.

Selling prices for rice may be regarded as being fairly uniform and regular. From three halfpence for a very cheap line to fourpence per pound for first-class grains of the Carolina kind roughly indicates what will be expected, and how best to meet these requirements is the point which buyers have to consider.

Unless in a really poor neighbourhood the sale of rice for table use at three halfpence per pound should not be encouraged. The price is certainly not enough to pay. Still

if such a demand has to be met, from eleven to twelve shillings per cwt. cost should not be exceeded by the buyer. Ordinary Aracan is a suitable kind, and if it can be bought for a little less money the balance sheet will look healthier. But due regard must be paid to the fact that if intended for household use, husky and imperfectly cleaned rice will not do, and no samples faulty in this respect can be passed for purchase even though the quoted prices are tempting. Being broken a little is a matter of no moment ; whole grains can hardly be expected for the money, but anything beyond this cannot be tolerated ; not only is it unjust to the consumer, but the trader himself has to suffer ultimately. Even in cheap lines it is sound business policy to give in every instance the best possible value for the money.

Twopence a pound is a popular price for rice almost everywhere, and it is always wise, whatever the class of trade done, to have a thoroughly sound article for the price. A good Bassein, or a well-polished Rangoon may be found generally to suit the public taste. But some little difficulty often occurs here, as so many customers judge by appearance rather than by result. A dull white rice may sometimes swell more, and be of a higher nutritive value than that which shows a brilliant polish, yet nine purchasers out of ten will prefer the latter. They do not care about being corrected and the only alternative is to meet them. On a fair market from fourteen to fifteen shillings per cwt. should be ample to pay ; this rice ought to show at least a profit of one halfpenny per pound.

For the higher prices Java or Japan should be used. It is noteworthy that the Japanese send their best rice to our markets, and import cheaper grades at times for their own consumption. This point has to be remembered as it often influences prices. Market rates thus fluctuate somewhat, and no definite statement can be made as to buying value. But care must be exercised in selection.

High grade rice in swelling yields a greater proportionate bulk than the cheaper varieties, grains are fuller and more rounded and will in dry bulk be uniform with a hard, bright, somewhat glassy looking exterior. It must be attractive to the eye as well as to the palate, and be suitable in all respects for the class of customer whose needs it is intended to meet. The price being satisfactory, a practical test in the household affords the best means of determining actual value.

Patna rice is one of the kinds which are too much neglected. Some who understand its value as a vegetable use it freely, but the majority pass it by. The special characteristics are such as to make it easily recognisable; the grains being long, slender, and extremely hard. When properly boiled each should appear clear and distinct apart from its fellows; it must never be allowed to degenerate into a stodgy mass for serving at the table. As an adjunct to curry it is indispensable, but its use is by no means limited to this. What is incumbent is to impress upon the public its all-round utility. Rice is one of the cereals which practically contain no fat. The oil yield at a maximum pressure is only about one half of one per cent. on an average. The consequence is the value thereof as a diet is markedly increased by the addition of fatty matter. During certain periods green foods, particularly in congested districts, are high in price and unsatisfactory as to condition. Now just at this time fat is essential to the human body as a fortification against cold. Some people simply cannot take it without counteracting aids. But even foods so gross as fat pork may be consumed with comparative impunity if well-boiled Patna rice is served at the same time. One neutralises the other, and if these little points can only be impressed upon customers' minds by the assistant, sales are safe to benefit by their being mentioned. Patna of ordinary type can be sold at twopence, the finest at about threepence per pound. And a

pound goes a long way toward an inexpensive family meal. Therefore it should be prominently in evidence at the appropriate seasons.

In the broad sense rice is always in season, and if Patna is specially suitable to push during say the first three months in the year, Java and Japan are equally adapted for the other nine. As a light diet in spring, summer, and autumn, it is always safe to recommend, firstly, since consumption imposes the slightest possible strain upon the digestive organs, then again because with fruit of any kind, preserved, tinned, dried, or fresh, an ideal combination is formed which is of high nutritive value, economical, and to be commended generally for its utility in family use. Rice needs to be talked about more, particularly in those districts wherein buyers dwell whose ideas are limited.

Tapioca presents some little difficulty when first encountered. Many buyers incline to bold white samples showing a large flake. Experience generally teaches, however, that while an attractive colour counts for a good deal, excessive size is somewhat detrimental and that smaller flakes prove more satisfactory. The real cause for this is hurried cooking. Tapioca must be thoroughly permeated with moisture before entering on the final simmering stage; otherwise it is hard and indigestible. The larger kinds, of course, require a longer period for this, and that supplies the reason why complaints sometimes occur when samples are over bold. Half an hour's extra time makes all the difference, but since some cooks will not exercise sufficient care it is best to buy the medium grades. Fairly wide ranges of selling prices prevail from about twopence halfpenny for ordinary dull flake up to sixpence for the fine white kind termed Rio. Extremes are best avoided, and a good sound line at about fourpence will always command a fair sale. Samples that are dull and dark, or in any way discoloured, are better ignored. These are offered sometimes at very low rates but seldom justify

purchase. Keen competition exists in the market and prices are rarely against the buyer save in very exceptional instances. This commodity is generally quoted by the pound, and rates are cut so fine that the penny is divided into sixteenths. This rule applies to spices and certain other commodities, so vulgar fractions must not be allowed to slip entirely from the memory.

In spite of frequent admonition and reminder customers will insist upon terming tapioca in granular form sago. This being simply a misnomer is in itself perfectly harmless, yet if the assistant invoices it as such, magisterial wisdom decrees that a heinous offence has been committed. Therefore accuracy in description is necessary. The moulded type is prepared in three sizes, seed, pearl, and bullet, the names indicating the grades, although bullet is somewhat of an exaggeration, as the spheres are only the size of small grape shot. As with flake the smaller kind is more popular, simply because it gives less trouble, but bullet really affords the best results if properly prepared, and it should command a slightly higher selling price. Brilliant white colour, freedom from dusty accumulation, perfect dryness, and a hard consistency indicate the good sample, which may be purchased at rates permitting sale from threepence to fourpence per pound.

Of sago proper the proportion of sales effected is comparatively small, simply because appearances are against it. First-class samples show a brownish tinge, and although just as nutritive and generally rather cheaper than tapioca, people will decline it because it is not quite so attractive. This is also graded in the three sizes just mentioned, and the principal point to impress is, to avoid over-buying. If stocked for too long a period it will deteriorate, and it has a tendency to attract damp unless it is well binned and covered.

Semolina is not so much in demand as circumstances would seem to warrant. Yet it offers a welcome change in

light diet, and the price is such as to place it within the reach of all. Practically the same thing is sold under fancy names in proprietary form, while the bulk commodity is comparatively neglected. This calls for a little enterprise by way of rectification. Good samples are fine, clear, hard, and dry, with a rich golden tinge underlying. If too pale or too crude a yellow in colour the finest grades of wheat have not been used for manufacture. Ideal semolina is prepared from the hardest species of grain obtainable, and to secure a high grade is important to the buyer for reputation's sake. Buying value can be gauged fairly well by the state of the corn market, plus such charge as may seem fair for preparation into the small granules as offered. Reference has been made as to its liability to meal-worm attack and the need for precaution. Some guard against this by selling in cartons only. This has a tendency to throw an undue portion of the profit into the hands of sundry dealers, and grocers who sell freely may just as well pack their own. Being so fine and free running thin cardboard cases well sealed are best for this. Paper is easily penetrated, then the contents run straight away and get soiled. To keep clean and dustproof is absolutely necessary.

Similar hard wheat is used in the preparation of macaroni, vermicelli, and the little fancy shapes for soup thickening, light made puddings, and fancy dishes generally known as *pâtés*, *pâtés pantins*, *pâté alphabetique*, or for a popular term, Italian paste. Whether long pipe Naples macaroni or the curled Genoa type are required, the colour should approximate to that of semolina to perhaps a rather more modified extent. If too pale it is often an indication of slight deterioration and too yellow a tinge is not a good sign. The happy medium must be sought for. Naples macaroni is usually delivered in boxes of twenty-eight pounds each, and when sold for about fourpence a pound makes a popular line for a medium class trade. The weight

of contents should always be checked as they often prove short on the test. Both Genoa macaroni and vermicelli come in four-pound chip boxes, and occasionally these little cases get badly knocked about in transit owing to fragility. As the contents must be kept clean, if this occurs they should be re-wrapped and placed first for sale, or if bulk has to be broken, the contents removed to a covered receptacle. Genoa macaroni may be bought at almost any price, but quality must never be sacrificed to cheapness. It is better to stock it for those who require the best goods and to pay and charge accordingly. Good vermicelli as a rule appears a little paler in the bulk than macaroni of similar quality, but the contrast is probably due rather to its being so much finer and thus presenting a different *coup d'œil* than to another shade really existing.

The trade done in dried peas, beans, and seeds is of very considerable extent and calls for close attention. Vegetarian views are more general than many retailers realise, and whether they are faddist or not matters nothing to the buyer; he has to cater for them. Blue or marrowfat peas are extensively dried in England, and heavy supplies are also drawn from the Continent. During late years business in the home product has partaken somewhat of a proprietary nature, growers having taken to pack their goods before despatch either in cartons or nets and to sell under their own name. This is commendable in some respects. Careful grading is always undertaken and the bulk is kept free from dust and external adverse influences, while in many cases home growers are encouraged. But grocers hold, and rightly hold, certain objections to the packeted article—there is too much of the system in evidence. To handle the bulk is really their business, and if good peas of the marrowfat style are bought, just as fair a proportion of business may be done, while if traders pack themselves, their own name is brought into prominence before that of others in whom the local public have no real

interest. A pale bluish green tint, an even size inclining to boldness rather than a shrunken and shrivelled appearance, and a full meaty presentment when divided in half with a knife indicate a good sample. But the question which mainly concerns the consumer is, "Are they good boilers?" Only practical tests can supply an answer to this, and the sample should be tried before purchasing. Many customers require a little education as to the correct cooking process. Half the success of the packet peas is due to the fact that printed instructions are given in every parcel, and that the necessary pinch of bi-carbonate of soda which is required for soaking to first soften is also enclosed therein. These minor points always tell. Blue peas are sold wholesale by the quarter of five hundred and four pounds—eight bushels of sixty-three pounds each, and whether retailed by the pound or the pint really matters little as the two are almost identical. For trade reasons, however, sale by weight is preferable.

Sales of whole white peas are rather restricted, but cold wintry snaps generally bring a sharp rally in "splits." Bright, hard, golden yellow peas, polished and of goodly size, which when tested practically disappear in the soup-making process, always appeal to the consumer. The colour must be uniform. If these kiln-dried peas have here and there green specimens interspersed, it usually means that these turn black in the cooking and show up afterward, spoiling the appearance of the prepared dish. Greens among splits rarely cook satisfactorily, and apart from this their being present lessens attractiveness when peas are on show in case or bowl.

Haricot and butter beans ought to show a full rounded appearance with a colour somewhat akin to ivory white. Occasionally they are appraised by weight, so many to the ounce, but to test by cooking is much more satisfactory. A full mealy taste is essential, and uniformity in size is an important point. If shrivelled it is usually a sign of

advancing age. One matter in connection with these has never received sufficient attention. They shrink terribly, that is lose weight by evaporation. Whether this is due to faulty drying or whether it is really unavoidable cannot be definitely ascertained. The fact however remains, and must be borne in mind when selling prices are being fixed. Six per cent. has been suggested as a fair basis for calculation in this respect, but personal investigation should really govern action in the matter.

Pearl barley must not be neglected. The form in which this is offered for sale should represent an ordinary shot size grain from which the external matter has been carefully removed by husking and subsequent milling between rollers at a slight distance apart ; in order to leave nothing but the nutritive heart. The slight longitudinal seam ought not to be too dark in colour, and the grain itself when satisfactory is of a uniform dull white. Dryness and hardness have to be sought after, while if a handful is taken up and directly released, the palm should present the appearance of having been lightly powdered ; not as is the case in some instances of being thickly smeared with flour. Soft and mealy samples mean dust and wastage. Cooking tests should not culminate in pulping, but, as in the case of Patna rice, each grain must be clear, separate, and soft and succulent to the taste, without any sign of toughness or hardness. Charges vary a little in accordance with the grain yield at the autumn season, but as a commodity it is usually moderately low in price, while useful in many ways as an article of diet. Ground finely it affords an excellent food for infants, invalids, and the aged, on account of its exceptional digestibility.

In spite of the popularity and extensive sale which oat-meals and flakes from Colonial and foreign sources have of late attained, it remains indisputable that Scotch oats are by far the best as an article of diet. The real reason

lies in the fact that maturity is reached by slow and easy stages, and this is of great importance so far as the nutritive value of oats is concerned. Sown early, the North British varieties frequently have to struggle through the adverse influences attendant upon an inclement spring; growth and development proceed slowly during an oftentimes uncertain summer, and the fully-ripe stage is rarely reached until late autumn. As adversity sometimes benefits mankind, so this long steady effort improves the oats. In other countries oats come with too much of a rush. Fierce short summer heat means premature ripening, and the grain is not then nearly so valuable as a food. But some imported kinds have the advantage of high technical skill and perfect machinery in their preparation, and as first in the field have been so boomed as to capture the market. This applies particularly to flakes. With oatmeal proper we can hold our own. The three grades usually sold are fine, medium, and coarse or pinhead. Prices for these are uniform, as size simply depends upon the rollers used, the oats are the same in each instance. About twopence halfpenny per pound is a fair figure at which to sell, and the buyer must perforce be guided by crop yield and market rates. Some, in extensive businesses, adopt the system of contracting during September or October for a winter supply. Yet it is well not to be bound; there is always the risk of having too much on hand, and, in the main, prices remain steady enough to render forward buying unnecessary. If at exactly the right moment keen purchasers can book a half-ton or so when figures touch the lowest and millers are all "on the sell," it may be wise to speculate, but better over-caution than injudicious boldness.

In storing oatmeal two of its most important properties have to be considered—one, its propensity to absorb moisture; the other, its readiness to assimilate outside flavour. Dry, clean bins, therefore, must be used, and proximity

to such goods as, say, a case of onions or cartons of scented soap carefully avoided. Moisture will add to the bulk while depreciating the quality. With an atmosphere just slightly humid a seven-pound parcel will often break the scale at seven pounds two or three ounces after having been wrapped for about a week, and too much ready stock should never be packed for keeping in hand.

Ordinary oat flakes of the cheaper type can be very much improved by blending a little milk powder with them. Most dairy companies now supply this on reasonable terms, and although strictly speaking our absurd law prevents the grocer himself from thus rendering the product of greater utility, the hint can often be given to customers with advantage, and a double sale ensured.

Wheaten flour, from the buyer's standpoint, affords perhaps the best example of sensitive prices that can be cited. So enormous is our consumption, and so utterly dependent are we nationally upon outside supply, that even baseless rumours will unsettle the market and send figures fluctuating to a bewildering extent. Speculators in almost every part of the world are ever ready to gamble in wheat, and in certain cases lay plans with consummate cunning. Reports are circulated which mislead, crop returns appear which are wide of the mark when compared with authoritative official figures, and buyers are thus totally at a loss in determining which way to act.

Yet there is rarely, if ever, any need for panic. Every day on some portion of the globe's surface a bountiful harvest is being gathered, and directly a rise is indicated, some portion of this finds its way to us, and speedily steadies prices. In the case of extreme shortage and general harvest failure high figures must be maintained, but these cases are rare. The responsible assistant, who on a low market can see his way clear to arrange for three or four weeks' supply in advance, can usually regard these violent fluctuations with equanimity.

But in buying flour there is much apart from prices which calls for careful appraisal. In judging value and suitability, a great deal depends upon the class of trade done, and the exact purpose for which it is required. The country trader will very likely have to cater for home baking, and buy largely what is termed "baker's flour." This must be clean, white, even in texture, and absorbent to just the right degree. Everything depends upon the appearance and taste of the finished loaf. Views differ as to the exact kind it is advisable to buy. Some are enthusiasts for fine fat Manitoba wheat, others prefer a blend of this with English grown. No definite opinion can be arrived at without personal investigation, and samples should be thoroughly tested in a practical way before buying heavy bulk. The miller's traveller has a reputation to sustain, and even if his advice is a little biassed it is always worth taking. And the opinion of a customer may give aid. It is often judicious to cultivate a friendly expression of this where some little doubt exists.

The family grocer, however, has to meet a demand of quite another order. His customers want pastry and household flour for more delicate work than ordinary bakery. Quality here, at a reasonable price, must be aimed at. High grade samples of Hungarian roller flour, brands of light varieties which are sold under various fancy names, those which are offered mixed with the preparations rendering them what is termed "self-raising," all have to be considered and judged. To decide is often difficult, as samples so closely resemble each other. But if a collection of about half-a-dozen is lightly shaken on to a square of the paper known as blue atlas, the eye will soon detect the varied shades. Then each can be pressed flat with something convex, such as the bowl of a tablespoon, or the side of a bottle or tin. This throws the colour, whether white or dark into bolder relief and still further

aids. A microscope of moderate power is occasionally requisitioned to see that there is no undue adhesiveness. It is considered that free particles mean light pastry, and as this is what purchasers want, to ensure it should be the governing idea. No fixed prices can be specified. To be pre-eminent in quality at a moderate charge will necessarily bring business.

Many grocers pack their own self-raising flour, and the custom is to be so much commended that it is a positive wonder why more do not undertake it. If this is done by agents or sundrymen it only means handing over a portion of the profits to somebody else. Success rests entirely upon getting high-grade stuff as a basis, and blending with the necessary bi-carbonate soda and tartaric acid, or whatever other kindred preparations experience may dictate, in the requisite proportions. Alum, or preparations containing alum, must *never* be used. And thorough mixing is an absolute necessity. Machines for dealing with small bulk are by no means unduly expensive, and it will often be found that attention to such matters brings about a most satisfactory result. Individuality supersedes generality, and So-and-So's preparations make a name for themselves.

With these bulk goods and in every other instance one duty must be insisted upon by buyers, namely, checking weights as received and claiming directly for shortage.

So much depends upon this, and so frequently is a deficiency discovered that the matter has become serious and pressing. Wholesale dealers, especially in the case of original packages, where bulk is unbroken, are very prone to throw responsibility upon the first packer. He may be in the heart of Europe, perhaps in New Zealand or Canada, and there is no getting at him. The unfairness of this is manifest. Dealers, or representatives who buy at specified rates of so much per cwt., want one hundred and twelve pounds for their money, and should in common justice get it. They cannot plead custom and "shippers' weights"

if a small parcel goes out a fraction short. To enforce claims entails considerable difficulty, but there are always associations to fall back on in extreme cases, and equitable treatment is so essential that the right thereto must be ever upheld and maintained.

CHAPTER XIV

THE APPRAISAL OF VALUES (*continued*)

III. Dried Fruits

THE late autumn of each successive year brings a specially acute form of anxiety to the buyer, as then arrangements for the festive season are in contemplation, and the query arises, "How can the Christmas trade be best catered for?" Fancy lines have to be appraised at the lowest prices manufacturers and wholesale distributors are prepared to accept, but dried fruits in bulk must be assessed and valued by the responsible individual, and business faculties of the shrewd and intellectual type are necessarily called into service.

Somewhere about the first or second week in September paragraphs may be noted in the daily papers intimating the fact that the first consignment of new raisins has arrived, and has been sold by auction at certain figures. The information is, of course, useful, but such prices should never be regarded as final and definite. Buyers are generally waiting for a supply, the consignment is invariably small and just gets snapped up at fair prices. Those who want must purchase, but a limited quantity should suffice; there is ample time yet for extended transactions.

Further tidings come to hand almost simultaneously. One correspondent will report that heavy rains have prevailed in a certain Spanish province, that drying operations have been much retarded thereby, and that some of the fruit has been damaged by wet. Another states that in his district raisins are plentiful, weather favourable, but the grapes small, although fine flavoured. Yet another says the crop and yield is all that could be

desired. Such apparently conflicting testimony has to be dovetailed together, some little geographical knowledge must be brought to bear on the subject, and the whole regarded in a broad light before an opinion is formed. Authenticity is the main point—only actual occurrences really influence the market permanently.

It is also wise to remember that slowly but surely the sources of supply for raisins are expanding. Until recently we have been almost entirely dependent upon Spain. But California, Australia, and, to a limited extent, Cape Colony, are now devoting much attention to raisin culture. Hitherto the bulk of this growth has been absorbed locally, very little in proportion having appeared on the home market. Yet the probability remains that if for any reason the Spanish crop should not be available, the other countries mentioned would be competing with each other for our supply. This being so, prohibitive prices are hardly likely to prevail.

For the family trade, mid October indicates the time when it is best that buyers should cautiously commence to feel their way, but unless the market is rising on shortage, proved by clear evidence, ready-money traders can wait until a fortnight later. If the demand is active, and stocks heavy, wholesale men then evince anxiety to sell, and prices tend in favour of the buyer. Very cheap raisins are seldom really satisfactory, and even the poorer classes of customers are not keen on anything but good stuff for the family pudding. From fourpence to sixpence per pound, with fivepence for a popular line, should be about the price, and the cost must be planned accordingly. Raisins ought to show a good profit, their life from the seller's point of view is a short and a merry one, as about six weeks covers the extent of free sale, and undue cutting is to be sternly deprecated.

When samples are received, they should be graded in accordance with requirements for comparison and valuation.

To buy cheap is naturally the manager's desire, but quality is also a consideration, and sometimes an extra sixpence or shilling per cwt. is a judicious outlay. The ideal raisin is simply a fine grape dried, preferably by sun heat, but perhaps artificially. Drying darkens the skin a little, and the presence of sugar converts the juice inside into a thin jelly consistency. The more of this the fruit contains the better. Not only is the flavour improved, but the raisin is also fuller and more satisfactory; "meaty" is the expression generally applied to specimens of this kind.

The outside skin must be neither too dark nor too shrivelled. The former is sometimes a sign of damp, the latter indicates over-drying. Neither should any part of the exterior be smooth and glazed. The terse designation "beetle-backs" is used to describe these; their presence in a sample is a sure sign of inferiority.

Nor with new raisins should the external surface show any signs of either mould or crystallisation. Old fruit is often affected in these ways, and differentiation is essential. Mould is a fungus growth, caused by damp, and means deterioration of the worst type. But minute crystals are quite harmless. They simply mean that a little of the sugar which all grapes contain has exuded through the skin, and congealed on the outside after exposure. Although, in the judgment of some customers, appearance is detrimentally affected, quality is not in the least degree impaired.

Mould, however, is very serious, especially if evident before at least a year has elapsed, providing stocks are stored in a dry place. It usually proves that the fruit has got rain-soaked, when it ought to be drying, and has been re-dried afterwards. Those responsible for the curing process take all possible precaution, but sometimes accidents happen, and even a heavy dew will work mischief. Wholesale merchants are always perfectly fair, and never offer fruit of this description without a word of

caution, unless they do not know it. But sometimes they are not frankly dealt with, and the motto, *caveat emptor*, must be remembered.

To test for fault in this respect, some depend on colour and decline samples which appear dark, but this is not always reliable, as retouching to improve shade is not unknown. There are varied ways and means adopted by growers in doing this. A better plan is to take up a handful and tightly press. If rain-damaged they generally hang together, but if properly cured elasticity and resilience are palpable, and the fruit releases itself, and falls apart in a manner somewhat akin to that in which the star-fish recovers its equilibrium when deliberately turned over. Others hold the bulk sample to the cheek in a sort of caress, and argue that the damp is felt directly, as the skin there is sensitive, and a cold chill is apparent. But the nostrils are safe guides as a rule. If a hollow is made in the sample, the lungs deflated, and nose and lips be placed well into the fruit, which can then be held together with the palms of both hands, breathing becomes a matter of some difficulty. But it is just possible, and the first inhalation imparts a hint. If the raisins have gathered damp, an odour is perceptible which suggests fermentation, the smell conveys a sickly, sour kind of impression, and if this is evident, the fruit certainly will not keep long. In addition, a feeling of cold and damp is left upon the lips if the sample is faulty.

Raisins lose about twenty-five per cent. of their weight, roughly speaking, during the stoning process, and if very small rarely please the customer. After this necessary operation has been performed, so little is left. Bold fruit is sought for, because of this. Even with large grapes, however, there is a minor difficulty to contend with, as consistency of the outside skin is a matter of some importance. If tough and leathery, stoning is difficult; if too tender, a slight touch breaks it and crystallisation

follows almost directly. Still, if one raisin is pressed flat between the finger and thumb, then rent in two with both hands as paper is torn, a suitable texture will offer just the necessary resistance, and the tear be clean. Tough skins are hard to break thus, and the edges are jagged and rough. It is always well to test two or three in this manner before finally deciding.

The modern tendency in business is to save customers all possible trouble, hence some grocers make a speciality of offering the fruit ready-stoned. Machines for this purpose, too, are sold by many traders at quite inexpensive rates. But the fruit should be stoned just before required for cooking, and proportionate charge made for the trouble, and loss in bulk weight entailed. If prepared sometime beforehand, they must be first wrapped in good parchment, then encased in a carton. Even thus protected they commence to candy at once, and appearance tells against them. Hence every package ought to contain a slip fully explaining the cause. Fruit is perfectly clean, the accumulation visible is practically pure grape sugar. So if customers pour upon the contents of each packet just sufficient warm water to dissolve, then mix the whole up with their pudding, no waste is entailed, and the result is satisfactory in every way. But if the water is strained off, half the nutriment goes with it, and the practice is wasteful as well as quite unnecessary.

Currants, to appraise, present differences as compared with most kinds of dried fruit. For one thing, there is an all-the-year-round demand for them, and buyers need not be apprehensive about carrying a few quarter or half cases in stock. Then values are not quite the same, since currants receive, in a sense, preferential treatment by the British Government. They come into the country subject to a duty of two shillings per cwt. only, other dried fruits pay seven shillings, thus currants are cheapened to the extent of one halfpenny per pound for the consumer. There

are certain other causes influencing the market which cause some anxiety, and the future of the trade is, just now, more than difficult to forecast.

We are entirely dependent upon one source of supply : Greece and the islands of the Grecian Archipelago. Attempts to acclimatise these "grapes de Corinth" in other countries have hitherto failed utterly. The vines degenerate when rooted in other than their native soil, and their fruit is worthless for drying purposes. This difficulty may yet be overcome. Scientific agriculture can perhaps in time remove the causes of failure, and in suitable climates prepare the ground so as to harmonise with that to which the currant is indigenous. This much remains to be proved.

Still, although the growth is confined to a comparatively limited area, the crop is generally a very heavy one, and as such, it represents practically the whole national wealth of Greece. So important is it to that country that exportation beyond a certain point was at one time forbidden. Huge quantities were stored, so as to be available for sale in case of national emergency. But the business seems to have been mismanaged. When these reserve stocks did eventually come upon the market, the condition was often unsatisfactory, and buyers were chary of purchasing. Rumour has said that much cheap wine has appeared after these periodical sales have taken place. Such little coincidences occur concerning many products, yet nobody seems to know the facts, or to be able to give authentic information. But the matter attracted the notice of certain capitalists, and it is alleged that overtures were made to the Greek Government guaranteeing a certain sum of money annually in return for which these speculators were practically to control the trade. If the assertion is correct, they have secured a most valuable monopoly. And whether the formation of such a Trust as this will result in good or evil must be left for the future to determine.

In one respect this is a domestic affair appertaining to our friends the Greeks, concerning which it is not in accordance with the canons of international good taste for us to proffer criticism. In another it is a business which may affect the grocer, his responsible assistant, and the consuming public, very considerably. Given a short crop, or a season ruined by the insect or parasitic pest, pernesoperous, and bearing in mind the fact that in such a case the whole supply will be in the hands of a favoured few, what are likely to be prevailing prices under such circumstances? The answer is obvious.

No cause for panic or alarm exists as yet. Still the trend of events needs careful watching. It is an open secret that no pains nor expense has been spared to increase the popularity of currants in Great Britain. Large sums of money have been placed with advertising contractors for the purpose, and sales have considerably increased. Some feeling has been displayed in Greece with reference to the scheme, and an influential anti-trust party deputed the editor of an important Athens journal to investigate matters here not long ago. This agitation, however, appears to have died away. Either funds were lacking, or possibly opposition may have been too strong.

Therefore with currants these points have to be considered. In addition to the import duty here, they are charged an export duty on leaving the port of shipment. Prices are moderate enough now, but to all appearance only heavy crops can keep them so.

From threepence to sixpence a pound is the British housewife's paying price for currants. Medium grades are popular at about fourpence, and good fruit should be obtainable to sell at this figure. For the lower price ordinary Gulf currants should do, with Patras for a leading line, and Vostizzas or Panariti for the higher prices in the family trade. Some consider that the best varieties of the latter growth come from the gardens attached to the

convents connected with the Greek Church, on account of the extra care devoted to cultivation. Actual evidence in proof of this is, however, not easy to obtain.

When the range of samples is laid out for inspection, uniformity in colour has to be noted. The whole should appear of a rich purplish black, with the skins just slightly shrivelled. If any exhibit a reddish tinge, the quality is poor. Trade slang describes these as "soldiers," and says that if the military have been called out the bulk is not worth buying. Deep black is not a bad sign, but the purple shade indicates bloom, and should always show up well in the best stuff. If gravel, grit, earth, or surplus stalk are noticeable, the value goes back proportionately, as all these are lost weight in cleaning. Under present conditions currants really ought to come to hand clean enough to use.

Dryness is of equal importance. The fruit, if disturbed, should rattle like shot. Buyers may take the sample in hand, hollow the paper, and impart a rotary motion to the fruit, by slowly revolving, placing close to the right ear, then listening for the "murmur" as the currants glide one over the other. In a thoroughly dry condition they convey in miniature effect precisely the same sound as that emitted by pebbles when disturbed by surf on the sea-shore. But if damp, there is no "music" perceptible.

Half or quarter cases are best to purchase on account of the greater convenience in handling. The weights as passed by the Custom House are generally accepted, but checking is always advisable. Tare, that is the weight of the case itself, differs a good deal, and there is always a certain amount of risk if averaging is sanctioned.

The buying price of sultanias varies very considerably from season to season. There does not appear to be much speculation, and the market is almost entirely influenced by the crop yield. Fourpence as a selling price for cheap varieties to sevenpence or eightpence for first quality

Carabourna are about the average figures. And the consuming public judge invariably by size and colour.

The former qualification is also studied by the buyer. A bold sultana at sixpence is relatively cheaper than a raisin at fivepence, as no stoning is necessary, and the saving in trouble is an important consideration. Hence their all-round popularity for cakes and puddings; and a good trade in them is well worth catering for, the more so if fair rates of profit can be obtained.

But colour calls for close investigation. Sultanas which sell best are those which present a rich golden appearance, and to dry them naturally so as to approach the desired tint is very difficult. Their natural tendency is to turn dark while undergoing the process, yet samples frequently come to hand which are positively brilliant. The right impression is left upon the purchaser's mind, but it is to be feared in rather an undesirable manner.

Many dried fruits after curing are subjected to slight sulphur fumes in order to fix the colour. In itself, and moderately practised, the custom is harmless, it may indeed be slightly beneficial. But bright colour being such a desideratum with sultanas, the tendency is to carry the practice too far. Microscopical examination proves the fact clearly enough. This affords a reason why an extra guard is necessary in appraising value. Size is really more important, since some of these pretty samples get out of condition very quickly.

The buying value of crystallised and *glacé* fruits depends very largely upon the quantities purchased. Only those who have to cater for a large turnover in a high-class trade can risk heavy stocks; the ordinary trader just gets a ten pound box of each from his sundry house as required. The sale for the more expensive kinds, apricots, chinois, green-gages, etc., is not extensive, but the demand for cherries is increasing, partly because the price is more popular, but more so perhaps on account of their general utility, and

the frequency with which they are brought under notice in the various cookery schools.

These fruits, if in perfect condition, keep their natural colour very well. Black cherries appear to be rather too tender for preserving; thus the red kind—*bigarreaux*—are mostly used. Tersely explained, the process of preparation is to expel the natural juice of the fruit by steam heat, and to supply the deficiency by means of sugar syrup. The more dense this syrup is, so much the more is the final bulk weight increased. The business is undoubtedly a very profitable one for the manufacturers, and although supplies come almost entirely from France, home growers in Kent might take it up with decided advantage.

Crystallised cherries should sparkle well in the bulk, and with really good samples, the sugar crystals adhere. If they detach easily, or get shaken off by careless handling, much loss is occasioned, as the residue thus accumulated is practically worthless, and unsaleable. From 1s. to 1s. 6d. is a fair selling price, and as the stones are removed, while the fruit is offered at times when anything not preserved is unobtainable, the cost is by no means excessive.

The word *glacé* literally translated simply means iced, and while crystallised cherries are mainly used for external decoration and garnishing, *glacé* are specially adapted for putting into cake, pudding, jellies, or other prepared dishes in lieu of other fruit. Sales are consequently much more extensive, more being required for the purpose. First-class samples are clean and fairly dry in the glaze. But there is always more or less a tendency to run, and over-syrupy cherries are very troublesome to handle, for both seller and purchaser. Hence many prefer selling in pound and half-pound cartons or tins, and the plan is a good one in this case, however much the ready packet may be objected to in the broad business sense. No waste occurs through drainage, and cleanliness is assured. Exposure, too, means dust accumulations. If bulk is

on exhibit, the cases should always be glass-covered. Selling prices range from one shilling per pound upwards, with perhaps 1s. 2d. or 1s. 3d. for a fair average. Reasonable rates of profit can be assured, providing due attention is given.

Plums and prunes are much in demand during winter and early spring at prices from fourpence per pound, and upwards. With these it is noteworthy that American enterprise has gone a long way toward ousting the French dried plum from the home market. Samples from California come to hand for sale at about sixpence, which almost vie with the highest class French productions. These goods should be soft and succulent to the taste, skins not too tough, and the general appearance full rounded and fruity with colour of a rich purplish black. Weight is a good guide to value, as the plums are graded to average a specified number to the pound, and cost varies accordingly. Medium sizes at a popular price should command a free sale in almost any neighbourhood.

Dried apricots, peaches, red and golden plums, together with evaporated apple chips or rings, have come much to the front of late years, supplies being mainly drawn from California, certain other parts of the United States, and Canada. So carefully are these prepared that after soaking and careful simmering their flavour is almost equal to that of the fresh fruit. If crops are heavy and prices moderate, considerable sales may be effected. Appearance is all important with these, and a good sample commends itself at once to the trained eye. Pears do not keep quite so well as the other kinds, and in all cases overstocking is unadvisable. With apricots and peaches, too, there is a tendency to be over lavish with the sulphur treatment, and too rich a golden shade is really not so desirable as fine bold fruit which will cook well. Prices in the past have fluctuated a good deal, but this is not likely to occur so much in the future. The business is now firmly established,

and unless in cases of dearth supplies bid fair to be regular.

Transit, too, is being arranged on more satisfactory lines. San Francisco was the original port of shipment, and goods were brought *viâ* Cape Horn by sailing vessel, as there are no coaling facilities on the route for steamers. This meant a long voyage and considerable delay. Now, however, American Trans-Continental railway companies are bidding boldly for the traffic, bringing the fruits to ports on the eastern seaboard for shipment, thus much expediting delivery. Such procedure must have an important bearing on the appraising of values in the future, and buyers must study developments.

To judge figs is by no means difficult, as appearance, size, and flavour speak for themselves. But prices vary to a troublesome extent, and very often wholesale firms who hold out for high figures in November are selling at ridiculous rates during the early months of the succeeding year. Very fair figs of the kind known as "naturals" can be procured to sell at threepence to fourpence a pound, but they are better adapted for cooking purposes than dessert eating, as the skins are dull and somewhat tough. These are usually imported in bags, boxes, or the mats described as tapnets, holding about twenty-eight pounds each; and some hold that their inferiority is due to the fact that they grow practically wild, no care being bestowed on their cultivation. Eleme figs are of a superior type, larger in size, richer in flavour and, when new, with tender skins exhibiting a bright, golden-brown, glazed exterior. Pressed flat when drying they are packed in layers in thin boxes holding from one pound up to ten or twelve pounds. Considerable difficulty is occasioned by the irregularity in weight of these boxes, and more uniformity in standard is much to be desired. Purchases are generally made by the hundred-weight, and a crate of say two hundredweight two quarters, containing so many boxes averaging about two pounds

six ounces each, means some little amount of intricate calculation before selling prices can be fixed. Most firms, however, will supply tables compiled upon a ready reckoning basis, by means of which approximate values can be ascertained. Sixpence a pound affords a fair medium at which to sell, and when large boxes are obtained for breaking out and sale by weight, the side of the box must be removed as well as the lid, in order that the layers may be taken out entire. To work from the top simply means spoiling the look of the whole. The finest dessert figs are those commonly described as pulled ; instead of being flat, they are pressed into cubical shape, and, although not over large, the taste is particularly agreeable. Loucoums is the trade designation for these. The word does not, however, as some infer, indicate district or place of growth. It simply implies that the fruit is prepared in such a manner as to be pleasing to the palate. Consumers will readily pay eightpence a pound, or a little more, for first-class figs of this variety.

Although dates are justly regarded as the most nutritive of dried fruits, selling prices are generally extremely low. Very good Egyptians can be retailed at threepence, or even less, per pound. They arrive, closely packed, in boxes containing about half-a-hundredweight and require careful separation before sale. Sending them out jammed together tends to repel buyers, and displays lack of consideration. Dates of the Tunis variety, which are finer and rather more expensive, are imported in various fancy boxes or small wooden receptacles, long oval cardboard cases containing about twelve ounces each, being the most popular. Some of the very large kind have exceedingly tough skins, and should really be peeled before consumption. Good samples are bright and fruity in appearance with a clean appetising flavour. When Egyptians are broken out, the mass ought not to be too pulpy but the fruit show up free and whole after separation.

They are an excellent diet for children, but parents might be advised to remove the stones first, as these, being rather large, are otherwise a source of danger.

For dessert dishes during the winter season muscatels, with most middle-class customers, occupy pride of place. The range of prices covered is very wide, but fine grapes at about one shilling per pound will meet the general demand, although lower figures often prevail, while sometimes very fine fruit may retail at one-and-four or one-and-six. Boxes of muscatels contain four layers of about five and a half pounds each, in all twenty-two pounds; but the use of these is declining since trays, holding just a single layer, are more popular and convenient. The custom of tightly packing, too, has been largely discontinued, and the more effective method of forwarding the entire cluster is now generally adopted. The best samples thus come to hand in perfect bunches of from ten to sixteen ounces each and really choice specimens, on the flat pressed upper side, are about the size of a shilling. They should show the bloom just as hothouse grapes do when hanging on the vine and give that correct impression as to bouquet, aroma, and flavour, which is a special characteristic of the fruit itself. A soft velvety texture must be evident to the sense of touch; a light stroke is sufficient to indicate this, as clumsy rubbing removes the bloom. Care, too, is necessary in handling the clusters. Growers pack beautifully, and assistants should follow the example set. It is best not to break them unless compelled, but to weigh out and sell just as they are. If division is necessary, grape scissors should be used to snip the stem. Satisfaction almost entirely depends upon their reaching the customer intact, without being in the slightest degree disarranged, and the apparent value is certainly enhanced thereby. Small cheap muscatels make a very rich pudding, and if this is well boiled no stoning is necessary. The process reduces the soft pips to pulp so that after cooking thus,

their presence is imperceptible. Over-purchase of muscatels, whatever be the temptation thereto, is a certain bar to profit-making, as the fruit candies, and shows signs of all-round deterioration if held in stock for very long, and this usually means clearing at a sacrifice.

With so much to consider, and so many points involved which have a bearing on decision, those responsible for buying need ever be keenly on the alert. The advantage lies with the man who thinks and reasons closely. Nothing affecting the matter in hand must be allowed to escape notice, all information thereupon has to be sought after and obtained. Lifelong application is called for, since circumstances vary so considerably that the careful appraising of values can only be satisfactorily performed by that diligent attention which never falters in the educative quest.

CHAPTER XV

THE APPRAISAL OF VALUES (*continued*)

IV. Spices

WHILE the responsible assistant who is deputed to act as buyer must of necessity take the keenest possible interest in all details connected with his work, some branches thereof will generally appeal to him, in a personal sense, more than others. There is no line handled which is not interesting in a greater or a less degree, but some are positively fascinating, and few can handle spices without feeling that the growth and development of the trade is a romantic chapter in business history. Our maritime supremacy seems inseparably connected with the long drawn struggle for mastery in Eastern waters, and the profits accruing from spices formed no small incentive to early navigators and explorers. Many a gallant deed of derring do has been incited to and instigated by a rich spice cargo as a possible prize.

And although trading at the sword's point has been superseded by the more peaceful methods—yet withal that keen and fierce competition, in itself a perpetual warfare—which characterise modern commerce, the grocer who aims at increasing his spice trade will find the subject almost as enthralling as ever. To appraise the goods is a pleasant task, the examination of samples affords instruction in a broad educative sense; and what is even more important, the prospect of fair remuneration acts as an additional stimulus, since the reckless cutter has not as yet done much by way of invading the spice domain.

Broadly speaking, the Molucca Islands may be regarded as the native home of the principal spices our retailers handle, and cloves as one of the most important of the

crops. How the Dutch attempted to convert a monopoly in this valuable trade by futile endeavour to confine production to the island of Amboyna alone, and how nature counteracted them on the one hand, while human agency checked them by starting cultivation in Zanzibar and adjacent districts on the other, afford ample matter for study and reflection. Since then cloves have cheapened to a ridiculous extent. Yet with regard to them and spices generally the public are strangely indifferent. They are far more prone to purchase manufactured and seasoned preparations than to buy spice and to utilize it themselves.

For market value, as ruling, trade papers and reports must be accepted as a basis upon which to form an opinion. Then, again, the quantity bought affects the price that has to be paid. Those who can take a bale of cloves or a chest of nutmegs naturally seek for and obtain better terms than the small trader who is limited to a seven-pound parcel. Other reasons exist which render it inadvisable to state definitely actual rates at which either to buy or to sell spices of any kind. Individual judgment, guided by experience, must be relied upon to a considerable extent. But one fact has to be insisted upon, namely, that in whatever quantities these goods are purchased, retail parcels are generally small. Customers buy by the ounce, and rates of profit must be assessed accordingly.

The finest cloves sold in this country are generally described as Penang. From this it is not to be inferred that they are actually grown at this particular spot, but rather that the best samples are gathered together and taken there as a centre for distribution and shipment to the various markets of the world. Next in grade, following them so closely in fact as from the grocer's standpoint to be almost upon a par, come those from Amboyna; then for a cheap variety the cloves of Zanzibar.

Sight, smell, and taste are certain indications as to suitability and quality. The colour of Penang and Amboyna

should be a golden brown, darkening off slightly from apex to base, the odour fragrant and refreshing, while the flavour left upon the palate must be aromatic and spicy, with just the least suspicion of bite without acidity. Care must be taken to ascertain that the condition is perfect, and this depends almost entirely upon their having been gathered at exactly the right time. They should be plucked when in the full-bud stage, just before flowering, as this causes the petals to expand. Then during drying they close tightly together, and, if carefully handled, will keep for a long period. But if too far advanced when gathered they will open out slightly when drying and at a later period the heads are inclined to drop off, the bulk becomes dusty and the samples show a ragged appearance generally, without that uniformity which is essential. These over-flowered specimens are really only fit for grinding purposes, or for the manufacture of oil of cloves. To the grocer and his customers they are of little service. First-grade Penangs and Amboynas should always be recommended for utilization in high *cuisinière*, and fine flavouring requirements. The need for discretion, too, has to be impressed upon purchasers. For small dishes three or four only are required; and when blended with other spices for savouries and so forth, the whole ought really to be enclosed in a tiny muslin net, well tied, during the cooking process. All the virtues are then extracted, and spent buds and berries do not become a cause of irritation at the table.

Zanzibar cloves are much darker in appearance, almost, and sometimes quite, approaching a black shade. They are also somewhat smaller in size, while considerably harsher and coarser in flavour. Prices, too, are considerably lower, and these are the buds to recommend for the pickle jar, the flavouring of condiments, or for blending by the grocer himself with the mixtures known as pickling spices. For the finer work of the *chef* they are certainly not suitable—

a black Zanzibar is quite out of place in the apple pie, for instance. :

Not only is the flavour of nutmeg a desirable acquisition to certain prepared dishes, but the use thereof is beneficial to the system in many ways. Far more spice is required by chemists and the medical faculty generally than many people imagine, and such dainties as rich custards, creamy preparations, or egg and milk puddings may be debarred from any tendency to disagree by the addition of a little nutmeg finely grated. Before being placed upon the market nutmegs are carefully graded as to size. Very fine kernels average sixty to the pound, extremely small ones as many as one hundred and twenty. Eighties, meaning a size about five of which weigh one ounce, are perhaps the most serviceable. Notwithstanding its apparent hardness, the nutmeg is really very sensitive in many respects, and much care in buying is necessary.

To appraise them properly certain facts have to be borne in mind. First, a fruit must be imagined about the size of a large English plum, green in the early stage, yellow when ripe. This fruit when quite immature is often conserved by the Dutch. When fully ripe it opens, and is then fit to gather. The pericarp or outside flesh is next removed, exposing a red lace-like arrillus covering the nut inside. This is also taken off in two sections, dried under pressure until it turns a golden yellow, thus forming the mace of commerce. Next comes the husk or shell enveloping the nutmeg proper.

These are allowed to dry for some time, until the kernel has so far shrunk as to rattle in the shell when shaken. Then the outside is broken by a slight hammer tap, and the nutmeg released, being cleaned afterwards with sea water and lime before being dried and packed. But caution has to be manifested in breaking the shell. If it receives too hard a knock, the nutmeg, which is then tender, is bruised and for practical purposes spoiled.

Providing, therefore, any appear in samples which show a dark side, the buying value is reduced by fifty per cent. or more. They must be of a uniform pale brownish drab colour.

The pleasant flavour of nutmeg is primarily due to the oil which it contains. To test for this then is also necessary. If, when examining samples, two or three kernels are selected and after being perforated with the point of a pin in several places laid upon a small piece of clean white blotting paper, they will, if in perfect condition, exude sufficient oil to stain deeply, if not to saturate almost entirely, thus affording proof positive of suitability. Good nutmegs, if thus treated, will literally "bleed to death"; but those which are hard, woody, and inferior yield little or no oil.

Then, again, nutmegs are particularly susceptible to attack from worms or grubs. Hence should minute holes be perceptible here and there, mischief is working at the core, and the flavour is slowly but surely being entirely destroyed. Where doubt exists upon this point, a couple should be grated down. Taste and smell will then convince as to whether they are going "dead" or not.

Mace, in bulk, should show the requisite golden colour, emit a pleasant aromatic smell, and be fairly bold and sizeable in the blade, without coarseness of texture. To quote it retail at about four shillings a pound seems rather excessive, but its extreme lightness must be taken into consideration, together with the fact that a very minute quantity goes a long way. A small blade of mace, costing the infinitesimal fraction of a penny, will improve almost any made dish, and sales should be much more extensive than they are at present.

Cinnamon is likewise too much neglected, notwithstanding the pleasant and delicate flavour which it imparts. Good samples of this present the appearance of young, tender, and tightly-rolled bark-quills, very pale brown in colour, and so brittle that, if slightly bent, they snap directly,

leaving a long splintery fracture. The best is obtained from early shoots, that from more mature boughs is stringy and fibrous, with a more acrid and biting taste. Some little difficulty occasionally occurs owing to its similarity in many respects to cassia. Botanists insist that there is a sharp distinction between the two, but grocery buyers will often mistake old and coarse cinnamon for cassia, and, vice versa, young and tender cassia for cinnamon; they resemble each other so closely that to distinguish them is very difficult. In these cases verification is necessary, as to sell cassia for cinnamon, however innocently, is an offence against our laws, and penalisation is possible. Other countries are not quite so pedantic. In America, and on certain parts of the European continent, no distinction is made. When weighing out cinnamon, attention to detail is necessary. Carelessness results in the accumulation of many small bark chips, and it is essential to avoid this. Customers always prefer receiving it in stick or quill form.

Pimento, or Jamaica pepper, is popularly termed allspice. It was considered at one time to combine the flavour of all known spices. Good samples are of a rusty black shade, somewhere about the size of duck-shot, with an even surface which should be free from perforation. Prices are very low, and little skill is needed in valuing.

Chillies, too, their lightness considered, are extremely cheap. They are somewhat too pungent to be very popular with us, although used freely in countries where highly spiced food is a matter of habit. The eye will detect a good sample at once. Pods are bold in size, brilliant brownish-red in appearance, and, if in perfect condition, entire and well packed with seed.

Mustard and coriander seed cannot be correctly described as spices. They belong, strictly speaking, to the class of goods known as flavouring condiments. Still those who mix their own pickling spice have to blend therewith some

proportion of both. Prices are low, and judging in a sense is easy. Coriander should be ordinary shot size, quite sound in the grain, and of a pale yellow appearance. The seeds, although light, must be intact, and of pleasant flavour without any suspicion of mould or mustiness.

Ordinary brown mustard is the kind usually sold by grocers in seed form, and the cost is quite nominal. It may be noted that first quality ground mustard can only be obtained by mixing the brown and white varieties in suitable proportions. Defects of the one are improved and atoned for by superior properties in the other. So much care is essential, and the machinery used is of such a costly and complicated nature, that few if any grocers are in a position to grind their own, but they rely rather upon those British manufacturers whose names have become historic. Where ground mustard is sold from bulk it is better, for safety's sake, to buy it pure. This can always be had for the asking, although it does not keep so well as if blended with a little farina. Everybody knows this, and as a matter of fact the public prefer it so. Yet to sell it, unless accompanied by the wearisome red tape formula of labelling, describing it as compound, and so forth, renders the grocer and his assistants liable to be subjected to certain penalties.

Pickling spice is best bought ready blended as required. Where the sales are heavy it may be rather more profitable to mix one's own, but the process is an extremely troublesome and unpleasant one. The mixing has to be done in a closed room right away from the store, and even then choking dust particles will penetrate almost everywhere. Good samples have the varied kinds blended in suitable and approved manner, and can be bought at a moderate price. The main point is to send it out free from dust, which will accumulate to some extent in spite of all care. If customers can be persuaded to winnow it a little before use, they will find no sediment at the bottom of the pickle

jar. Unfortunately, they will rarely take the trouble and the assistant gets the blame.

To value and appraise ginger is somewhat perplexing. Common sense and experience combined prove that the most useful whole ginger is that known as unbleached, the best varieties of which excel in both pungency and flavour. But it is not pretty to look at, the brown shade is not approved of by customers, who insist on their ginger being almost white in colour. So it has to be bleached for them and a kind of topsy-turvy result is the outcome. First-class brown is quite cheap, ordinary white is oftentimes comparatively dear. Still, unbleached should always be recommended for pickling, for the manufacture of home-made wines, and for grating where strength is desired. Good samples are light brown in colour, the "hands," as the clusters are termed, should be fair in size without being coarse, and not unduly shrivelled. Many are accustomed to speak of ginger as a root. This is not strictly correct. It is really a rhizome or root-stock of the plant, the root proper being comprised of a series of long filaments which run from this into the earth. When young and tender this rhizome is quite succulent. With care in cultivation it grows to a large size, and considerable pains are taken to ensure perfection here when required for the conserve known as preserved ginger. The finest bleached variety is termed Cochin and is imported from the far eastern Asiatic seaboard. Good Jamaica, however, runs it very closely. From sixpence a pound for ordinary unbleached to one shilling or one-and-four for the finest Cochin roughly covers the selling prices prevailing. There is no doubt that the strength of ginger is considerably impaired by the bleaching process. If done by exposure to the sun little harm follows. But other methods are adopted, less simple but more drastic in action. Hence when samples of bleached ginger show a floury appearance, and the outside coating evinces a tendency to come off on

the hand, there is reason to suspect that the treatment has not been all that could be desired. They may be pale to whiteness, but the colour should be fixed, not detachable.

When buying ground ginger, full strength must be stipulated for. A large quantity of whole is used by manufacturers of wines, essences, and sundries of this kind. Certain unscrupulous vendors have been known to purchase the residue from these factors, after the virtues have all been extracted, then to re-dry it for grinding and to sell as pure ground ginger. Many grocers have been victimised thus, with the usual result. In themselves innocent, prosecution has been followed by conviction, and reputation jeopardised through the fault of others. As a matter of self-protection for himself and his firm, the buyer has to be carefully on the watch for so-called bargains, which may seriously compromise both parties.

Probably for bulk weight sold, pepper takes precedence of all other spices. And pepper is somewhat of a paradox. The most pungent is the black variety, berries of which when in condition are hard, heavy, jet-like in colour, with a slightly wrinkled appearance. Finely ground, these will yield black pepper of the finest quality, the retail sales for which are practically nil. Yet white pepper is one and the same thing, save for the fact that the outside black skin is removed and the berry bleached almost to whiteness before grinding. This is also in reality a concession to popular taste. The public are willing to pay as much again for a commodity which has certain of its most important properties removed, simply because it looks better. Best black Tellichelli or Aleppy ground pepper can be usually sold at about eightpence a pound, finest white Singapore will fetch one shilling and one-and-four. Still the difference in price does not come to the grocer as profit, since bleaching and care in preparation to the right colour is an expensive process. To judge samples of ground black, eye and taste may be relied upon, but the appraisal of white is

more difficult. Specimens may appear all right when submitted to the usual tests, but the all-important question remains, "Is it perfectly pure?"

This can only be satisfactorily demonstrated by analytical test, and to spend a guinea a sample for obtaining expert opinion is quite out of the question. The only alternative is to get an absolute guarantee from the house supplying. If they will not give it then leave the matter entirely, and buy from those who are willing to stand by their goods.

Thus occurs one of the gravest difficulties the buyer has to encounter. His firm are willing to pay a certain price for a specified article, and he is well within his rights in demanding that purity shall in every instance be vouched for, and that immunity under the Food and Drugs Acts shall follow as a matter of course. But many wholesale firms are very chary about entering into the undertaking required. Hence firmness is essential. Such phrases as "So far as we know," "Commercially pure," and so forth, are utterly worthless. The officially recognised formula, "We guarantee the goods as here invoiced to be perfectly pure and free from all admixtures or adulteration whatsoever," followed by the signature of the individual or firm supplying, is the only statement that should be accepted. The fate of a business may hang upon this, and it must be pressed for until obtained.

CHAPTER XVI

THE APPRAISAL OF VALUES (*continued*)

V. Elementary Hints Concerning Drysalteries, Oils, Sundries, and Proprietary Articles

THE term drysalteries is so comprehensively regarded, and covers so large a number of manufactured and natural commodities distributed by the grocer, that to concentrate definite information within a series of brief paragraphs is well nigh impossible. To appraise goods of this class correctly calls in almost every instance for exhaustive quantitative and qualitative analysis. Only the skilled chemist can, strictly speaking, gauge their actual value. But the purchasing public depend upon the retail storekeeper for their supply and his buyer has to glean such knowledge concerning them as circumstances allow.

For terms of purchase regarding these products comparison of lists issued by the various wholesale firms has to be undertaken and minimum rates ascertained. In addition, the trade papers usually quote the highest and the lowest figures for each respective item which have prevailed during the preceding week. Heavy buyers will come in at the lowest price indicated, or perhaps, if keen, a little less; those who buy small parcels may have to pay proportionately more. Shrewd men can take every possible opportunity of feeling the pulse of the market and need seldom fall into error as to apparent buying value; but to determine actual worth is a task which is often beyond the capacity of even the smartest and best instructed.

Let common soda serve as an example. Here is a product which to describe chemically would entail an exhaustive treatise, the actual worth of which is about fifty-seven to sixty shillings a ton. Ordinary sale rates seldom exceed

one halfpenny per pound, and such enormous quantities are used that even insignificant buyers will take a ton at a time. Yet it hardly pays for the trouble of handling, and any individual may be pardoned for coming to the conclusion that it is not worth tampering with, and that providing the crystals are clear and free from damp, while clean and attractive in appearance, purchases might be made with impunity.

Nevertheless, cheap as it is, there is a secondary kind, quite worthless in itself, which is cheaper still. Some of our continental neighbours are frequently held up to us as examples in that they display commendable promptitude in adapting the latest scientific discoveries to the needs of modern commerce. This is quite commendable, but, unfortunately, some few of these gentlemen prostitute chemical research to the advancement of ignoble ends. This is precisely what has happened in the soda trade. From time to time, samples have been offered at perhaps half-a-crown to five shillings per ton cheaper than British manufacturers can supply. So far as ordinary appraisal goes these samples have been all that could be desired, and as a natural result the bulk has been readily absorbed by buyers.

Then inquiry and investigation have elicited the fact that the markets have been flooded with spurious crystals, about fifty per cent. of which are not washing soda at all, but composed of the inferior variety just mentioned. These are known in the trade as Glauber salts, being actually a low grade of soda sulphate which does not possess the slightest utility as a cleansing agent. Even to use Dr. Glauber's name in connection with them is not fair. He may have been the actual discoverer, and the first to demonstrate them as one of the innumerable types of soda which can be developed by the chemist, but he certainly neither instigated nor would he ever have condoned the frauds perpetrated in this connection by his unscrupulous fellow-countrymen upon the British grocer.

The usual results follow. Case after case has been brought before the courts and the unsuspecting trader mulcted in fines for an offence which somebody else has committed. In the strictly legal sense he ought, of course, to know what he is handling. Yet to pay forty-five shillings a ton for soda, then an analyst's fee of three guineas as security, and ultimately sell at one halfpenny per pound may be law-abiding, but it is certainly not commercial common sense. The only safe course really is to buy from home manufacturers of repute and to insist upon the protecting guarantee.

Numberless similar pit-falls beset the unwary. No buyer who is not a chemist can correctly appraise the sister product, soda bi-carbonate, the buying price of which is somewhere about seven shillings and sixpence a hundred-weight. Samples are proffered, which may be correct in colour and texture and exhibit the right saline-bitter taste if a grain or two be placed upon the tongue, yet which perhaps are not bi-carbonate at all. Stripped of technical terms, carbonising soda implies evaporating the moisture by extreme heat, thus destroying the crystalline appearance ; and then grinding into powder. As the prefix " bi " indicates, this really should be done twice over to ensure dryness. But the double process entails much shrinkage, and some manufacturers are content with one operation. In this case the description sesqui-carbonate is applied, although, strictly speaking, it is not quite correct, as " sesqui " actually means once or one time and a half. At any rate, here is a subtle distinction which is very perplexing, for unless a sample is obviously damp who can say by casual inspection which is which. Now bi-carbonate soda is invaluable in the household. One pinch of it in the pot will fix the colour of green vegetables and prevent their turning yellow during boiling. Soda crystals should never be used for this, although many do so thoughtlessly. Then, again, it has a place in baking-powder and is

ofttimes taken medicinally as a corrective. Unless properly prepared it is to some extent non-effective. So that if any assistant, however unwittingly, buys and sells "sesqui" for "bi," he is acting to the prejudice of the customer.

Bees-wax, again, has given and still gives endless trouble. The pure product varies a little from pale to golden yellow in colour, has a sweet honey smell, proves itself in tasting, and, when melted down by moderate heat, sticks to the receptacle in which it is contained with limpet-like tenacity. To identify and appraise it is comparatively easy, and the selling price is about two shillings a pound. But nine out of ten customers who ask for bees-wax do not want it all. It is too expensive to use for polishing purposes and purchasing therefor savours of extravagance. The product to utilize for this is the refined earth wax or Ozokerit from the European oil wells, or that derived from paraffin in the States. But this has to be described correctly and invoiced when selling or disaster may ensue. Many traders have been victimised through neglecting this little precaution, although acting in perfect good faith.

Cream of tartar, tartaric acid, and citric acid will often manifest minor deficiencies when tested by experts, although no defects are apparent to the buyer. The first-named is about the colour of seconds flour, and has a mealy sub-acid taste. The selling price is about one shilling per pound, and it is best to decline the substitutes which are sometimes offered. To distinguish between tartaric acid and citric by the ordinary tests is somewhat of a puzzle, as the taste of each is so similar. The first should be manufactured from the acid yielded by grapes or wine lees, the second from fruits of the lemon or citrus variety. The nostrils are a good guide as the odour of fresh lemon should be apparent in citric. But the prices of the two seldom run even—at the moment citric acid commands the higher figures. Hence the temptation exists to blend the cheaper with the more

expensive variety and some wholesale firms occasionally yield to it. Care in purchase must therefore be exercised.

Ground borax does not appear to have been tampered with as yet, but there is urgent need for impressing its all-round usefulness upon the public, as with fuller comprehension of its value much larger sales might be achieved, and there is no excuse for neglect. It can be sold at from three to four pence a pound and show a fair rate of profit. Samples ought to be dull white, so finely ground as to be free from grit and with a somewhat sweetish earthy taste, which leaves the palate clean and free from blur. As an adjunct to laundry work, for water-softening, and as a general cleanser ground borax is always useful. For preservative purposes, too, it has marked virtues. Meat can even be cured with it, and if any is dusted lightly over with ground borax during very hot weather immunity from taint is practically guaranteed and the product is in itself quite harmless. In addition, it possesses certain antiseptic properties which are only imperfectly understood. The teeth and the gums benefit by its application, and although only the barest suggestion is here permissible, it is impossible to help feeling that more may be used medicinally for external application. Slight cuts or minor wounds which have a tendency to fester, for example, would in all probability be benefited if a little were dusted over the part affected. In the individual sense it is almost impossible to over-appraise its value.

The expression and refining of oil involves such technical skill, elaborate machinery, and comprehensive knowledge as to make it almost beyond the province of the ordinary buyer to acquire full mastery of detail. There is really not the time. From the commercial standpoint cold-drawn oil is undoubtedly the best. The phrase means that pressure only is utilized to force the oil from fruits or seeds containing it, supplemented by thorough washing and filtration to cleanse it from all impurities. To speak of washing

may seem a little strange, but it must be remembered that nearly all oils float on water—there are only one or two exceptions—and that it can thus be cleansed over and over again, after separation being quite easy. The cold-drawn method, however, does not appeal to those who desire maximum results, as a higher yield can be obtained by steam heating, double pressure, and in some instances by the use of chemicals which expel in a most drastic manner practically every particle. Such modes of manipulation have an important bearing on quality, and need to be understood to some extent as influencing this most important point. The question has to be regarded from an all-round outlook by the country grocer in particular, as he is probably called upon to distribute oil-cake to his patrons. Now it is quite clear that if cotton seed, for instance, is subjected to such treatment as to extract therefrom the whole of the oil, the residue which is pressed into cake can have little nutritive value, and in appraisal this has to be considered. It cannot possibly be worth so much as if the cold-drawn system was adhered to.

Olive oil is generally regarded as being the best for edible purposes. Few traders can buy it in heavy bulk, and the general custom is to purchase it in bottles of the size required. Those who can command sales extensive enough to justify bottling their own find, of course, that the profit is proportionately enhanced. But the finer in quality olive oil is, the more difficult it is to keep in condition. Best cold-drawn, which is of clear appearance, sweet, nutty, and emollient in flavour, and of yellow colour with a tinge of green underlying it when at its best, is very susceptible to climatic changes. Cold thickens it considerably, heat affects it adversely, and a slight tendency to rancidity soon becomes apparent. The pure olive oil which is offered, although extremely good, is not the highest grade manufactured and is expressly prepared for keeping.

But if first-class olive oil is skilfully blended with

that expressed from certain seeds it can be stored for lengthy periods and in the correct sense much improved. Only foolish sentiment can discern anything objectionable in the practice, so long as the public are not deliberately deceived. Cotton-seed oil is quite popular in the United States, and it has been asserted that since the German authorities have insisted upon the utilization of sesame oil to "ear-mark" margarine in that country, it has been so much approved of as to go into general consumption. Vegetable products such as these cannot well be other than nutritive and wholesome, and it is quite justifiable to describe them as salad oils. In an indirect manner the British public consume much more vegetable oil of these and kindred types than they have the faintest idea of. And this is, nationally regarded, a very good thing. Fat of this nature is beneficial to the system and is more readily assimilated than that derived from gross animal food.

The cost prices for these oils have been for some time, and are likely to remain, considerably against buyers. So much are they in demand for certain manufactures that agents are ever on the watch for and eager to snap up heavy parcels in first-class condition. The time is now quite ripe for enterprise to steady the markets by increasing production. Classified plants which will yield oil in considerable quantities already run into hundreds. Some pay for working, such as the palm, *Arachis* or ground nut, beech, sunflower, and so on; others do not. But there are certain plants now growing wild in English hedgerows, the seeds of which are full of oil cells, and a certain fortune waits the man who can hit on those best adapted for cultivation and subsequent treatment. These would supply the manufacturers of free lathering soaps and kindred articles of utility, setting at liberty the higher quality and more approved oil for edible purposes.

[Some vegetable oils are totally unfit for consumption. That from linseed and rape has its uses, the one for blending

with pigments, the other when refined into best colza for illuminating effect. Then the medicinal value of others is considerable. So objectionable to taste is the castor plant that all animals give it a wide berth. Yet most of us at some time or the other have received compulsory introduction to the oil derived therefrom. Grocers do not handle large quantities of these oils as a rule. But many have to stock them in limited quantities, and students should not omit to glean information where possible.

Lubricating oils are generally supplied to retail traders ready bottled in such size as required and labelled machine oil, cycle oil, first quality anti-rust oil, and so forth. Exactly from what derived, so long as they are effective, matters little. But one word of caution is necessary. There occasionally come to hand parcels of oil, filled into the small Florentine wicker-covered flasks which are so familiar, that are a danger to the buyer. Analysis has proved them to be largely derived from minerals. As such they are unfit for consumption, and should never be offered as edible. Small traders are sometimes tempted to buy on account of the relatively low price, and the ignorant do not sufficiently consider the risk involved. Those who stock them from compulsion must always sell them for exactly what they are. It is a safe plan to label, "unfit for consumption" any oil which is not of the recognised edible class.

Many grocers have to sell burning oils, although they do not harmonise much with articles of diet. Cheap kinds of the lower grade are best avoided, and buyers do well to confine themselves to brands of repute. Paraffin, petroleum, colza, and others may be appraised by the market reports, the standard qualities are reliable and prices generally drop with the advent of spring, rising again when autumn is waning and the demand increases. Hence forward contracts are frequently made during the summer months by those who sell freely. Personal

experience only can guide as to whether this is sound policy or not. Delivery can of course be taken as required, but there is always more or less leakage and waste. Then, again, Government and local regulations as to storing are very stringent, and rightly so. Moreover, any man who holds a barrel too many may possibly, in case of disaster, nullify his insurance policies, both for fire and employees' compensation. Therefore, a cask at a time, and the oil straight into an iron drum, is the best advice that can be given. It is a wise precaution to have the "flash point" degree specified on invoices. This should indicate the lowest degree of heat at which the oil will flash, that is, give off an inflammable vapour which flares like gas. The higher this is the safer the oil to use. There is a standard fixed below which it is illegal to sell, and to be well above it is the proper course.

For the lubrication of very delicate instruments sperm and seal oils are best. Both for convenience sake come under the heading fish oil, though neither is a fish, correctly speaking. The blubber with which the porpoise is coated also yields good oil for this purpose if carefully refined. All are expensive and none are good stock in the everyday sense, therefore where they have to be supplied arrangement should be made for such a time allowance as to enable specified quantities to be procured as required.

Although there is plenty of material in drysalteries and oils to perplex and worry the buyer, dealing in proprietaries is calculated to harass him further still. Powerful firms who force their preparations on the public by sheer personal magnetism and strength of will occupy in time an independent position and become unduly dictatorial. They not only compel retail dealers to buy on their own terms but also to sell at certain rates, and oftentimes these do not result in a living profit. For years this has been a grievance, and committees, including prominent members of the Grocery Trades Federation, are always at work in the

interest of the retailer. The situation is extremely complex. Although reckless cutting is checked to some extent, certain corporate bodies adopt ways and means of getting behind conditions and then underselling the small trader. Another point is that these drastic terms stultify all freedom of action and reduce the retailer to a machine-like automaton which simply has to work when set in motion. There appears to be only one way for buyers to maintain the dignity of the firms they represent and that is by concerted action. There are times when it is absolutely necessary to take a firm stand and tolerate no nonsense. After all, these monopolists are powerless without the distributing facilities proffered by the retailer and his staff, and, properly combined the latter are all powerful. Unanimity is the only essential.

To value these preparations only calls for a little intelligent application. Their constituent parts are generally self-evident, and fair prices for the things as a whole are easy to appraise. Unfortunately, however, the knowledge is of little service, since the plan of action as to purchase and sale is arbitrarily laid down.

Under some circumstances it is well to stipulate expressly that they can only be stocked under certain conditions and must be delivered for sale or return. Suppose, for instance, buyers have to take up a line which is packed in three sizes and twenty different flavours. Half-a-dozen of each means three hundred and sixty packages, then if the thing falls flat here is a pretty handful of dead stock to cope with. To return it is the only course that can be adopted in justice to the principals, as holding on must mean loss.

Another system which is an unmitigated nuisance is the "coupon" business. Manufacturers give so-called prizes to those of the public who collect most wrappers or the ticket coupons which the parcels contain. Then the "people imagine a vain thing," and rise to the bait,

innocently inferring that they get something for nothing. The trouble thus entailed is enormous and the profit on the goods is usually as nothing when compared with the worry they cause. Apart from this such methods are specious, faulty, and degrading. All honour is due to the firms who hold themselves above the practice and sell goods on their merits, coupled with just that degree of public advertising which modern modes render imperative.

The examples so far given indicate but a few of the items which those who aim at proficiency in the grocery trade have to study, appraise, and value before they can undertake successfully a responsible situation as leading hands. The one reason why so many employees fall short of expectation is because after apprenticeship they falter in the educative quest, and quail before the personal investigation which commercial need insists they shall pursue. Men who are lacking in stamina are prone to feel discouraged when finding after some years of service that they are only on the threshold of possible comprehensive knowledge, and are too ready to assume that to advance further is beyond their powers. This is why the advocates of technical training have to press on unremittingly with their labours and to assist as far as they can. Stage by stage the difficulties encountered must be wrestled with and overthrown, and every help is obtainable by those who wish to persevere.

Such a course of reading as enables men to become fairly versed in what is termed general knowledge is invaluable to those who buy and appraise. There is scarcely a book, newspaper, or magazine printed which does not contain some information of a useful character, and to classify this, to study it in the critical sense, and to extract therefrom the wheat while eliminating the chaff, is in itself an education. The man who sets about the business in a thorough manner will find that in time the capacity to judge values comes to him almost intuitively.

He finds himself mentally appraising almost every article which comes within his ken, and errors which here and there occur with even the keenest are seldom fallen into on a second occasion. Then class attendance is of the greatest importance. Every subject lectured upon is dealt with by specialists in their particular line, and to have the best brains in the country at his service is no little boon to the progressive student. Each minor point gathered should be a stimulus to further effort.

Expert buyers, too, are ever ready to profit by the mistakes of others. Hardly a day passes but some error of judgment is evident and another martyr is added to the long list of grocers who have been misled in their appraising. These errors are always reported, and if carefully studied are signposts to bid the unwary take heed. If the records are preserved, docketed, and indexed, a mine of information is ready to hand which forms a kind of intelligence department for reference, not only for principals and buyers, but also for those of their colleagues whom they may desire to assist. Herein lies much of the utility appertaining to both class meetings and trade gatherings. Experiences are related, views and opinions exchanged, topical trade matters brought to the fore and discussed. All this bears upon the exact style of education which is desired and, providing due attention is given to all subjects as they recur for consideration, the appraisal of values becomes a kind of second nature to the individuals most directly concerned.

CHAPTER XVII

THE FIRST HAND : GROCERY

As those who have carefully studied matters so far will by now fully comprehend, the assumption of full responsibility is no light task, and the position of the first grocery hand has to be well worked up for until attained. Even when the time arrives for undertaking duties of the sort, education must still go on, and there is a special school of training which the first hand is called upon to attend. Not only must he know the technique of his business, but also acquire that particular kind of knowledge which enables him to get the best results from his subordinate staff, and to keep matters amicably adjusted between his principals and the purchasing public.

The exact degree of responsibility to be assumed depends entirely upon circumstances. The first hand under a manager has not as a rule quite the same amount of head work as one who comes directly next to the principal and has to assert full authority in his absence. Then again some employers prefer that their leading hand shall take charge of the provision counter, and that the first on the grocery side shall come next to him in position. Here and there petty feelings of jealousy are engendered in this connection. But to entertain these at all, much more to allow them to become evident to observers, affords proof of that narrow-mindedness for which there is no room in modern trading. Principals, therefore, should see to it that there is clear and definite understanding, that the position is exactly defined, and that no room for misapprehension or friction shall exist.

In any case, the work and duties devolving upon a first grocery hand are specific enough and must be carried out

to the letter. He has to be, as is customarily said, "always on," that is, save for such brief intervals as are absolutely necessary, his place is to lead at the counter, to serve so far as he can, the most important customers, and moreover to exercise that general supervision which shall ensure that there is no waiting, and that the needs of every purchaser are exactly met, even if at times of pressure the whole reserve staff have to be requisitioned.

Upon the money taken and the orders booked at the counter itself the existence of every business depends. Some young assistants do not realise this sufficiently and are apt occasionally to demur a little when withdrawn from other duties to wait upon customers. But any reluctance to come forward has to be tactfully overcome by the first hand. Nothing annoys ladies more than to be kept waiting while three or four young men are in sight weighing sugar, or putting up orders, and apparently oblivious of their presence. There are times when work is pressing. Perhaps both orders and prepared stock may have drifted a little into arrears and when this happens it is generally the case that an influx of customers occurs about the same time. How to get through the programme satisfactorily, then, depends to a large extent upon the first hand's organising abilities. Firmness, careful planning, and oftentimes that form of judicious hustling in which example plays a part have to be displayed. The stock is important, the prompt despatch of orders even more so, but the customers and the counter must be placed first without exception.

Were it possible for assistants to see exactly into the minds of those who patronise the establishment wherein they are employed, it would be speedily discerned that they think only of themselves and their requirements. Ordinary business routine and the prior claims of others do not concern them in the slightest particular. Ethically regarded, this may appear a little selfish, but it is that kind

of selfishness which is part of human nature, and is inherent in us all. No amount of explanation will eradicate it, although those who are reasonable may accept courteously expressed reasons as an excuse for slight delay. Pleading for condonation is, however, best avoided. Alacrity in service gives a reputation to any store, and it is the business of the first hand to enhance this in every possible way. To think over these matters carefully is imperative. Then reasoning back a little it becomes quite obvious that to be ready in every particular is more than half the battle. The shrewd first hand, therefore, sees to it that his subordinates are kept just ahead of their work. This only calls for a little management. When troubles occur, inquiry into the cause will generally prove that dilatoriness lies at the root thereof. Young people defer making a proper start until just a little too late, and may perhaps linger over certain tasks just a little too long. But if the man who is overseer has been through the mill himself, he knows, or ought to know just what period of time is necessary for certain duties and must take care that it is not unduly exceeded.

To exercise careful supervision in detail thus becomes incumbent. As a rule, it is in minor points that a staff is defective, and it is just these minor points that cause most irritation in cases of emergency. During mid-week, then, the first hand must inspect the ready stock, note if any parcels are lacking, and get matter forthwith adjusted. If on Friday or Saturday evening there are no two-ounce parcels of pepper, or the locker which should contain pounds of twopenny rice is empty, delay must perforce occur. Customers watch the process of weighing, wrapping, and so on with openly-expressed impatience. Assistants get nervous and flurried, perhaps weigh carelessly, nearly always leave things about instead of replacing them. Muddle follows, and the principal drops justifiable hints as to mismanagement and lack of foresight. Everybody gets more or less disorganised ; things generally go

wrong. Expert men do not allow this to occur. The correct mode of procedure is to arrange so that everything goes on with swing and rhythm. Beside, being prepared means that active assistants can take half as much money again, and there is little or no risk of would-be buyers slipping away unserved.

Similarly, with ordinary stock, having things at hand is essential. Thus all fixtures and receptacles must be inspected to see that they have been duly filled from the reserve stock. If four men are at a counter one of whom has to go to the top of the building for a packet of custard powder, another to the remote end of the warehouse for a bar of soap, and yet a third into the cellar for a tin of beef, providing customers are numerous they will inquire with a fine sarcasm what has become of the staff? Such *contretemps* as these can be avoided by attention. Given proper oversight by the first hand and there is little necessity for assistants to leave their posts at all save in exceptional cases. And when all are in sight and briskly engaged, few customers object to resting a few moments while waiting for their turn. When men are all over the place, however, they naturally resent delay; the time always appears longer to them, and seems unduly tedious.

Under ordinary circumstances it is not permissible for an assistant to interfere between another assistant and his customer unless by special request. The first hand, however, is totally exempt from petty restrictions of this nature; he has to have ears everywhere, and eyes for everything. One of his principal missions is to see that every customer goes away favourably impressed and with a feeling of thorough satisfaction. Hence in little complaints or on small occasions of dispute he has to intervene tactfully and pour oil on the troubled waters. Certain requests may be beyond the comprehension of an inexperienced employee, he must then adjust and explain. If, for any reasons, demand cannot be met at the moment, the question

of adequate substitution has to be arranged with the customer, or possibly permission for a short time allowance may be obtained. Nor must these little troubles be allowed to harass and worry. Properly regarded they will, if dealt with in a business-like spirit, bring out all that is best in a man. The better he can meet them, the more he can minimise undesirable results, and hold things together in a sound commercial grip, the greater the benefit to himself, the business, and the interest of the employer.

In the personal sense, due decorum must be observed. It is well to combine dignity and reserve with such cheery example as paves the way for that unanimous effort which is essential when business pressure tasks the energies of all. But to be "hail fellow well met" with the staff generally is subversive of all discipline; men must talk a little even in business, but the first hand who encourages conversation, is ready for jesting, and for discussion of sporting news, and so forth, has only himself to blame if the subordinate employees get out of hand, and their duties are performed in a manner that ultimately causes dissatisfaction.

One matter which comes within the province of the first hand is the grocery window display. Some employers object to withdrawing a leading assistant from the counter for this purpose, and will train a junior for the work. If the younger man has talent and taste the plan may answer, but otherwise the exhibit is rarely satisfactory. In any case, the senior should decide what has to be shown, make arrangements for the tickets, and advise where necessary. This means that two men are practically engaged in the business, whereas one should suffice. The best plan is to subdivide the work. The junior can clear the window, put that which has been on show away, after cleaning and dusting, in its proper place, see to glass-polishing and all-round preliminaries, then bring forward goods as required for the next exhibit. Then, if the first hand is

relieved for three or four hours, he can get the thing done straight away, and from the midday meal until tea time, when counter attendance generally is least required, is the most favourable opportunity for completing the work. The leading assistant can then be at his proper post for the evening trade.

Care should be taken to fix a show that is appropriate to the season, and to have at least one line displayed that shall form a striking attraction. If in a main thoroughfare, something a little out of the common can be offered with a bold ticket, devoid of hackneyed wording, but bearing phrases which indicate some little originality, a fair number of sales are almost certain to result. Even if only the one purchase is made, it should be sent, if possible, or failing this, the customer's name and address might be obtained. There is always the possibility of securing permanent business.

Some assistants incline to a massive show, and like the grocery window to have a bold, stocky appearance. Others prefer arrangements to be of a comprehensive style, and plan a series of stacks, which indicate to some extent the varied assortment of articles stocked, each stack bearing a neat distinctive ticket. But a large window which runs from floor to ceiling takes a lot of filling, and to monopolise too much stuff for the purpose sometimes causes inconvenience. It generally results in deterioration, too, even if only to a slight extent.

Being in a strong light will cause bright and showy labels to fade considerably. If the window is illuminated by inside gas-jets, the heat therefrom is detrimental to many articles, and dust will accumulate, whatever care is taken. Other reasons exist why edible goods should not be over-exposed, and having regard to this it is an open question as to whether there is not considerable room for modification of opinion, and for newer ideas with regard to the grocery window generally.

Much may be done by careful planning, cases can be faced so as to convey the impression of heavy bulk, and a big show made which is more apparent than real, by a little manipulation. Still sometimes effect is thus marred. Plenty of manufacturers are only too ready and willing to oblige with dummies, but this is, after all, only giving these proprietaries an advertisement at the grocer's expense. The need is for a more pronounced individuality, and for the exhibit of bulk stuff in attractive sample form.

Ways and means exist for achieving the desired result. One most effective provincial window during a past summer-tide contained nothing but a bottle of lemon syrup, a soda syphon, an imitation block of ice, together with a cut glass tumbler, straws, and minor accessories neatly arranged on an occasional table, the whole being surrounded with greenery, having a home-made aquarium right at the back. Now here was a window containing nothing to spoil, yet conveying such a sense of coolness and suggestion, as to set wayfarers longing for a refreshing drink, and sales proved more than satisfactory. Ideas such as these are capable of indefinite expansion, expense connected therewith is very trifling, and the first hand who desires to excel may well elaborate the suggestion for his regular displays.

It is very desirable to have a range of complete and adaptable window fixtures. Otherwise there is the ever-present temptation to absorb saleable stock as a substitute. If full cases are taken as a foundation for stacks, or tinned goods are utilized for blocking up purposes, there is not only danger of their being overlooked and ordered in excess, but also that when wanted for sale they are just buried alive in the window depths, and business is delayed until they can be got out. This point the first hand has to watch very closely. If extra temporary fittings are required empty cases must suffice.

Not the least among the qualifications which the first

hand has to exhibit is loyalty to his principals. Even if it sometimes appears that the treatment accorded is a little harsh, allowance has to be made, and whatever is thought, no spoken word must express dissatisfaction to the general staff. To criticise employers, or to make derogatory remarks concerning them, has an all-round demoralising tendency and lessens influence. In addition such conduct generally reacts upon the offending party.

It is to be remembered that certain duties have been undertaken for a specified salary. To carry them out in the right spirit, with a full sense of responsibility, and an earnest desire to acquit himself to the best of his ability, is all that the first hand can do. The ultimate issue, although it rests not with him, is seldom to his discredit. The grocery business is a harassing one to all concerned, and the principal, when possibly a little irritated, is perhaps likely to say a word or two more than he means. This is as nothing; what is all important is to carry out the obligations entailed faithfully and well.

CHAPTER XVIII

THE LEADING PROVISION HAND

I. The Bacon Question

WHETHER the assistant who is in control of the provision department is regarded by his principals as senior employee or not, his responsibility, strictly speaking, is by far the heaviest. The goods he has to handle represent a very large proportion of the turnover ; it is necessary to purchase them in considerable bulk at frequent intervals, and upon their ready sale to the best possible advantage, and their being dealt with in such a manner so as to ensure satisfactory results, the success or failure of the business as a profit-making machine mainly depends.

Bacon, being in a commercial sense the most important factor, requires in particular the closest attention. When, some twenty to thirty years ago, American and Canadian curers were able actually to overwhelm and glut our markets, prices ruled so low that realised profit simply made itself. Getting medium prices for prime then enabled the grocer to clear his odds and ends at any reasonable figure, without detriment to his balance sheet.

At present, however, in spite of extended sources of supply, we seem confronted with a state of affairs whereby the market is perpetually held against the buyer. On an ordinary and common-sense valuation, bacon is far too dear. Even if comparatively normal prices prevail for a week or so, when the demand is slow, the slightest shortage or the mildest indication of increased sales causes a flutter in the dovecotes, and figures climb upward directly. A telegram from Chicago or New York is delivered at the merchant's office in London or Liverpool bearing just three words " Hogs five short," meaning that anticipated supply

for that week's killing has fallen below expectation to the extent of about five thousand. The next day principals and assistants are confronted with the fact that bacon has advanced four or five shillings a hundredweight, and that the prospective profit has vanished into thin air.

What is really needed to assist in counteracting the adverse influence caused by high prices is keener competition for our markets. Then, again, our own farmers seem indifferent; it is an open question as to whether their enterprise has not been checked somewhat arbitrarily by means which are a little too drastic.

While fully admitting that healthy hogs are essential in the public interest, and that anything which minimises the risk of swine fever, and other kindred complaints, must be insisted upon, there is no need for grandmotherly regulations. Under present conditions a farmer may get an urgent order for ten pigs by the morning post. Before carting them away he has to obtain permission. The ploughboy, or some other messenger, is sent off to the nearest police station three miles away, with a written request for this. Such young gentlemen have not, as a rule, the wing-tipped heels of Mercury, and may leisurely return three or four hours afterwards with a message to the effect that the superintendent or constable has gone to the petty sessions and application has to be made again on the morrow. Small wonder that the exasperated farmer, faced with the double loss caused by missing a sale, and feeding his hogs for a longer period, declares that "pigs are not worth keeping."

The large curing-houses, too, are rather severe upon the agriculturist. Consumers like bacon of a moderate size and thickness. Heavy meat which is fat and over-gross does not appeal to them. Hence for any that exceeds certain measurements in width of back lower prices are paid. The rule is a very good one in so far that it encourages breeding the right type of pig and paying proper

attention to public requirements. But it cuts both ways. These heavies have cost the farmer more than the others and he has to sell at a sacrifice. So far as pig-keeping is concerned he gets discouraged. All these little details check supply, keep the markets firm, and concern the leading provision hand very closely.

Now a remedy may be found for this in community of interest. Suppose, for example, grocers and farmers combined, as distributors and producers, to work together for the common weal. Experiment would probably prove that bacon factories thus controlled in suitable centres would be a success, and the huge curing establishments would no longer be able in times of scarcity to squeeze the retailer up to ruination prices.

Another reason for the high price of English bacon lies in expensive feeding. When barley-meal is dear pigs do not pay to rear, and herd stocks diminish. Still, although barley-meal may be the best fattening diet, it does not necessarily follow that substitutes are entirely ineffective. Canadian hogs are fed on pea meal, and although the fat is thus rendered a little oily, a blend of the two may perhaps answer the purpose and produce suitable meat. Pigs are by no means pampered in Ireland, but the bacon turns out very well. And in the days of the swineherd, before our island was deforested, the droves just had to forage for themselves and to subsist on beech-mast, acorns, or such tree yield as the season afforded. Bygone writers wax enthusiastic over the brawns, the chines, the hams and so on, that were consumed in the days of Merrie England, but no mention is made of swine fever, no indication is given of unhealthy conditions. It may be that our scientific methods are faulty and that it would be well to hark back a little.

At present, however, facts as existing have to be faced. The leading provision hand has to sell dear stuff at a profit. To realise this profit every point in aid has to be considered,

and one of the most important points is the question of deterioration.

Bacon is subject to this in a double sense. Directly it is cut the appearance commences to alter. The longer it remains unsold the less attractive it looks, therefore cutting for display, or that reckless procedure which results in breaking in to side after side indiscriminately, has to be carefully avoided. Even more important, however, is the question of deterioration by shrinkage. Although this has a vital bearing on results, it is seldom sufficiently considered.

With green bacon it is customary to put on four shillings a hundredweight for loss by evaporation. Unless sales are very quick this is not enough. The sides, or whatever cuts may be delivered, are so full of moisture which is literally forced into them before leaving the factory, that they shrink, oftentimes before the grocer gets them, through mere drainage. The correct course here is to insist on the right to pay for weight received and no more. Even if this rule is observed five shillings after on-cost is none too much on which to base selling price arrangements.

Still green meat when flaccid is not popular with customers. It is safer, too, for the retailer to buy pale dried ; that is, bacon from which the moisture has been evaporated by a drying process so far as is possible. This comes at the same price as smoked meat of an identical class, and many assistants infer that with either there is a little or no shrinkage providing reasonably prompt sales be effected.

But the assumption is incorrect, and to act upon it is bad policy. Very careful investigation and inquiry, carried on for some years under varying conditions, have proved conclusively that neither smoked nor pale meat will return the weight as delivered and charged, unless in the rare cases where sides are cut up for despatch directly on receipt, when perhaps the sections may in the mass be an ounce or two over. Even with tri-weekly deliveries

shrinkage is evident. It is a clever assistant who only loses one per cent. ; in many cases one and a half to two per cent. shortage occurs. That is to say, for every hundred pounds of smoked or pale bacon received the responsible assistant can only expect to sell ninety-nine and may have to be satisfied with ninety-eight. The remainder of one or two pounds is lost either by evaporation, break of scale, or possibly a discoloured shaving may be discarded here and there which is objectionable. To be on the safe side two shillings per hundredweight need to be added to the cost as invoiced.

During late years curers have been in the habit of charging half-pounds. This is very sharp practice and should not be. A six-side bale of bacon will weigh three hundredweight or more, and it ought to break the scale at one pound over the invoice weight. Each of these sides has a piece of rope strung through at the shoulder end to hang by in the smoke or dry-house, and on the grocer's bar, and every piece weighs somewhere about two ounces. Assistants must see to this. No firm can afford to pay eighty shillings a hundredweight for jute fibre. If these cords are saved for three months and weighed in bulk the figures are startling ; these further details likewise mean leakage.

So much bears upon the question of purchase and cost that exhaustive treatment of the subject is out of the question. If the responsible man has to buy, however, it all has to be thought out. Anything neglected or omitted tells against the department, and with such narrow margins it is far easier to go wrong than appears at first sight.

Still, assuming that purchase has been made under fairly favourable conditions, the next thing is to sell. If buying right is hard work, selling satisfactorily is still harder, since to clear everything is so very important.

Somewhat discursive description is necessary to make

things clear. It is easy to conjure up mentally the presentment of a defunct pig lying disembowelled upon a slab showing a very clean appearance owing to careful treatment generally, and the bristles having been removed by scalding and scraping or singeing.

From this carcase the head is detached just level with the shoulder. Next it is divided lengthwise right down the spinal column. From these two portions the backbone with the top of the ribs adhering thereto are cut away, the blade-bone removed, and the fore and hind legs cut off at the first joint. Each of the two slabs of flesh then in evidence represent, when cured, what is termed a side of bacon.

To deal with the curing process is unnecessary. Suffice it to say, briefly, that old-fashioned methods have disappeared, and that the public desire for mild-cured bacon has resulted in the establishment of refrigerating chambers, expensive plant of one kind or the other, and certain methods of treatment which are kept a profound secret. All this again adds to cost. Then bacon as now prepared rarely has a saline taste, and quick sale is imperative. Certain firms openly admit that borax is used for the curing process, since consumers will not take salted meat. If the public like it so, very well, the grocer and his assistant only have two objections, first, the quickness with which the meat turns dark after cutting; secondly, that it is little or no deterrent to the blow-fly during the summer months. But it is difficult to understand why a borax cure is permissible for those who cure meat by the ton, while to put a grain of boracic acid into a pound of sausage meat to ward off taint is a serious offence.

It is incumbent further to point out that, although to stock the sides as just indicated is customary, there are certain other modes of cutting in the preliminary sense which must be understood. What has been crudely described is called the Wiltshire cut, and if it is further

treated by taking off yet another section of the ribs at the top, together with some of the lean meat, in the long strip which is known as the griskin, we have left what is termed the country-cut side, which is popular in some parts, but too fat for sale in cities. If the side is bought with the gammon or ham removed it is called a jacket, with the shoulder cut off a three-quarter, and if both are taken away, the "middle" is of course named as left.

American curers, who have a large output for pickled pork as required on board ship, manage matters somewhat differently. They send us plenty of sides in the Wiltshire style and in addition pieces cut in other ways as suits them. One of the most popular of these is the clear belly or draft. This is a rectangular slab, cut from the best part of the enterlean or streaky portion of the side. The average weight is about ten or twelve pounds, and unless this is exceeded the meat is not over fat. All the bone is removed, hence slicing is easy; and with care in cooking they are suitable for the ordinary consumer. But prices have gone to such extremes during the last few years that the public have tired of them. To sell they are actually worth sixpence a pound or a halfpenny less, perhaps, if purchased entire. Market values have ruled far beyond that of late. In buying it is well to stipulate for clean-cut pieces, with smooth even ends. Otherwise, where the flank is cut away is often jagged and rough and this means waste. The top or string end should, too, be level and not pulled out of shape. These drafts are imported green in boxes holding about five hundredweight, and care is necessary here. Shippers' weights are seldom satisfactory, and even with wholesale merchants' re-weights, there is often from seven to fourteen pounds of coarse salt to pay for.

American middles are not so suitable for retailing. Unless of a superior and carefully-selected class the ends are coarse and rough, the backs thick and fat, and the meat in itself too heavy. It is well though to watch them, as

occasionally parcels of very fair stuff are offered at fairly reasonable rates.

One cut called the Cumberland is best avoided. It is jacket-shape, that is with just the gammon off and the rib bones in. But the bladebone also is left in, and this completely spoils the shoulder part for cutting.

Another which is somewhat like it to look at is termed the Stafford, and this is as desirable as the Cumberland is objectionable. Our English curers may well take it as an object lesson. It is also jacket-shape, but the whole of the bone is removed save just the ball and socket joint at the shoulder. There is no trouble in cutting and little waste, the only drawback being that they are sometimes rather heavy and fat.

Large shoulders, hams, the smaller shoulders known as picnic hams, cheeks, and long backs are other cuts also imported from Canada and the States. On arrival, the usual course is to thoroughly cleanse these, and pale dry or smoke them before offering them for sale. Responsible assistants ought to watch prices of all these goods because there are occasions, when markets are very high, that render these side lines extremely useful.

The popularity of Danish bacon has to be noted, and our friends in Denmark are certainly to be congratulated upon the outcome of their enterprise and industry. The flavour is excellent and the sides of useful uniform size, combining a small back with streaky, which is plump, not thin and poor. But prices are relatively high, as the demand is steady, and factors can usually hold out for their own terms. The exceptional mildness causes a little trouble sometimes in very hot weather, and risk is best guarded against by arranging for frequent supplies.

Occasionally sides described as Continental and emanating from Russia are put upon the home market. Some of these are of very fair quality, but exhibit signs of carelessness and lack of experience in their preparation generally.

When, however, the enormous latent possibilities of Russia are considered in this connection, it seems reasonable to infer that were her internal conditions of government but better arranged, and due encouragement given to business enterprise, she might make a bold bid for our supply and assist materially in steadying our markets with decided advantage to herself.

This much understood—and it must be realised that the provision hand cannot glean too many facts concerning the goods he handles—the best modes of cutting and pricing have to be considered. For the convenience of the staff tables may be arranged which on a given cost show exactly what price ought to be obtained for the various cuts. In their way these tables are very useful as a general guide. But hard and fast rules simply cannot be followed; some little discretionary power is imperative. Sides of bacon vary considerably, so do customers' views and opinions. One purchaser wants half-a-pound from the primest portion of the side, another will take a piece of considerable weight when suitable. Some want back of a certain width, others will take nothing but enterlean. Did sides of bacon but consist of all prime the seller's task would be easy; as things are it is terribly difficult.

The usual practice is first to saw the bones downwards from shoulder to bottom ribs, cutting to make the streak rather wider than the back. If the side is laid over a box when this is done the bones are held well forward and the saw does not penetrate the flesh deeply if carefully used. This is important in summer time, as if the meat is too far indented, flies get into the crevice.

Then in sawing, the query naturally arises, "For which is there likely to be most demand, back or streaky?" If the former, an extra inch or inch and a half may be allowed in width; if in the latter, the ribs can be sawed close to the top. Where half-a-dozen sides are sawn at a time and an all-round demand is confidently expected, three can be

treated each way. This means that from two to three pounds extra go out at the highest prices, and this is one of the little points that tell.

Care, too, should be taken not to indent the meat below the bottom rib because the loin part has to be cut at an angle in order to avoid preponderance of flank which has to be sold at low rates. Thus another pound or two is carried to the good.

It will readily be apparent on reflection how little prime there is, in a proportionate sense, that can be obtained from a Wiltshire-cut side. Full price for every ounce of this meat must therefore be charged without exception. To show a fair return the yield of gross average profit ought to be at least three halfpence per pound. To obtain this it is necessary to invoice best cuts at about fourpence per pound above approximate cost or else the inferior prices so pull back the ultimate outcome as to bring the results down to unremunerative figures.

When cutting it is always advisable to clear, where possible, undesirable portions first. Granting that this cannot always be done, nevertheless it must be the aim. Prime can be trusted to sell itself, and never disappoints, but persistence is necessary to clear other pieces, and neglect means accumulations.

In some neighbourhoods the shoulder end takes a lot of moving, so much that principals are compelled to purchase three-quarters. Curers then charge about ten shillings per hundredweight extra, which is a serious item, although, of course, average is not jeopardised to the same extent. Some argue that better results then ensue, but much depends upon locality, and considerations should be well weighed all round.

It is best cut straight across the side, just below the knuckle and through the first or second rib bone. A small tenon-saw should be used to snick the ribs where they interfere with the progress of the knife, as to sever the side

PRE-EMINENT NAMES

To the grocery assistant engaged in the family trade, there are many names which are "familiar in his mouth as household words." Year by year the reputation of certain firms has gone on increasing, their connection seems to be established on a perpetually expanding basis; such is the high quality of the goods they offer, and so characterised are all efforts put forth by determination to excel, that their positions are practically unassailable. With cocoa for example the names of Fry and Cadbury are indissolubly connected. The factories of the former firm dominate the centre of the city of Bristol, and the philanthropy exhibited by the controlling heads exercises a widely beneficent influence; those of the latter are an object lesson to capitalists in showing what can be done by labour amid pleasant surroundings, and how widely reaching are the advantages conferred by extending all possible consideration to employees. The tiny grain of mustard seed has instigated the erection of huge buildings at Norwich, and carried the name of Colman to the uttermost parts of the earth; while the enterprise of the late Mr. George Palmer, of Reading, changed the quiet Berkshire town into a hive of industry and gave Messrs. Huntley and Palmer's biscuits a world-wide renown.

On the provision side, however, matters are somewhat different. So subtle are the influences at work, and so difficult is it to maintain a high standard, that in this department familiar names are comparatively rare. The consequence is, Messrs. Harris, of Calne, occupy quite an exceptional position, in that to their productions the mind almost invariably turns, when bacon is being considered. Universal repute has been built up and maintained by its unique distinction, mild flavour, uniform high quality, and that general excellence which indicates unceasing attention to detail. Every minute of the working day at least two—and often more—sides are prepared for the consumers' breakfast table, and cut sections ultimately appear in households ranging from Royal residences to the home of the artisan. Probably there is no factory in the world which is better appointed, or where hogs are slaughtered so humanely and under such perfect hygienic conditions; hence those who purchase are sure of receiving that which is not only dainty and appetising, but also, in every particular, entirely beyond reproach.

HARRIS'S REAL WILTSHIRE BACON



See every side bears
CROWN BRAND
without which none is genuine



CORNER OF GAMMON
about 4 lbs

@



FORE HOCK
about 9 lbs

@

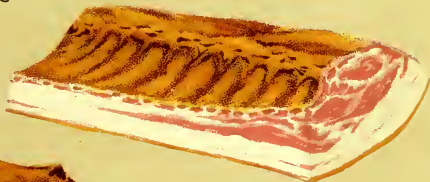


GAMMON HOCK
about 13 lbs @

HARRIS'S REAL WILTSHIRE BACON



by WHOLESIDE about lbs
@



BACK & RIBS
about 7lbs @



COLLAR about 7lbs
@

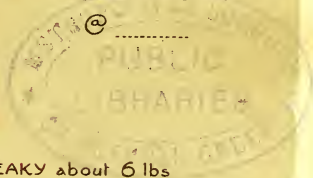


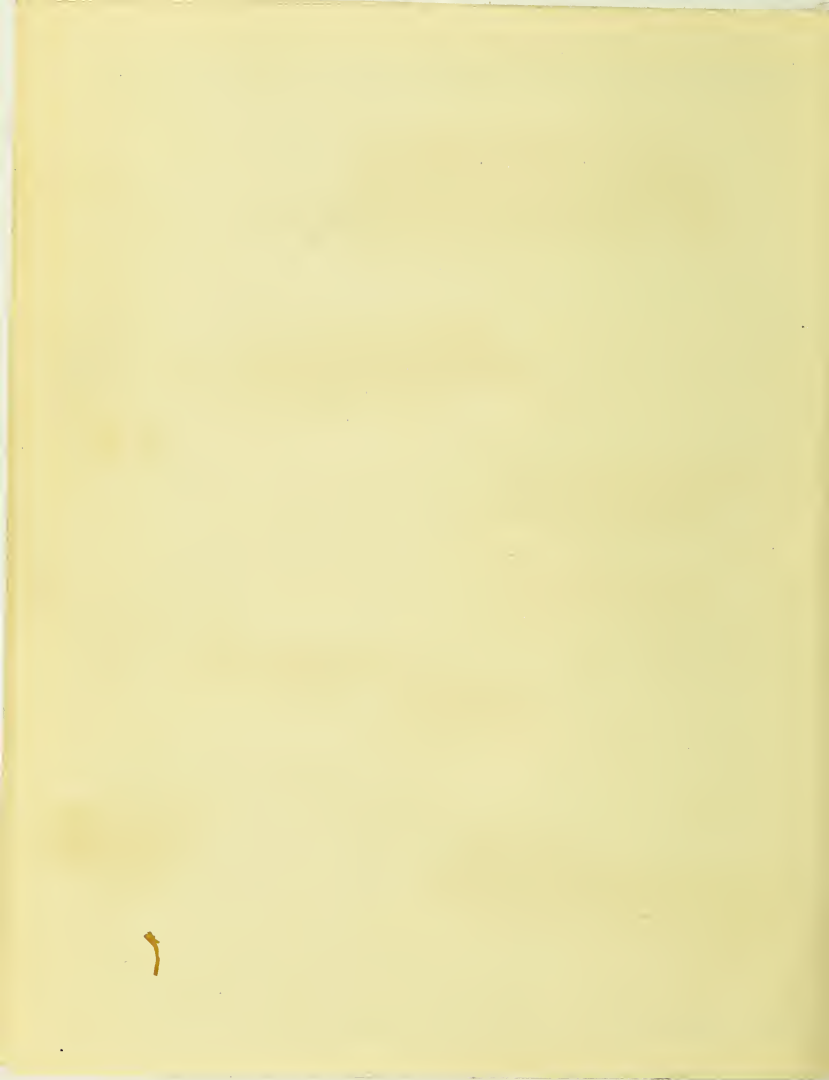
LOIN about 8 lbs



STREAKY about 6 lbs

@





in even parallel lines is a very important aid to neat and profitable after-slicing. The joint thus cut will weigh on a medium side from twelve to fifteen pounds. If sold entire it should fetch a fraction over cost price and never, unless in case of dire accumulations, be allowed to go at less. With bacon at 68s. or 69s. per cwt., for instance, the fore end or shoulder ought to be charged at sevenpence halfpenny per pound. It is worth quite this.

But the piece is rather heavy for ordinary households, and to divide is nearly always necessary. The joint has to be severed at right angles to the original detaching cut, thus giving the fore-hock on the one hand and the collar on the other. About two-thirds of the weight goes on the hock side, and from the end of the shank to the point where the rounded knuckle appears in the centre there is about one pound and a half of bone in a kind of bent elbow shape. This makes the piece, which is really only suitable for boiling, rather awkward to carve, the top end is somewhat fat and coarse, but the lower portion shows lean and fresh. Although usually sold at the nominal price of fivepence halfpenny or sixpence a pound, this cut is none too popular, yet careful purchasers can use it to decided advantage. For the workman's midday sandwiches, as an adjunct when cold to other meats, where an impromptu meal is required, and so forth, the fore-hock is always handy. Dainty slices, fat and lean interspersed, can be cut, garnished with parsley, and utilised for side dishes. Pointing out these little matters often means effecting a sale. If customers complain, as some will, that there is always a residue, suggestion can be made that this is potted for sandwiches or for consumption with bread and butter. There is no need to waste an ounce, bar the bone, and that ought to go into the stock-pot.

The shank is admittedly troublesome, especially when over-prominent. It necessitates a large pot for cooking, and, as a matter of fact, there is precious little on it but

another pound or so has to go at the same price as the top cut, and the consequence is that only about four or five pounds of prime are left to sell at maximum figures. Here is where the inutility of tables and set rules appear. When dealing with bacon every transaction is a problem in itself, and a satisfactory solution taxes the capacity to the uttermost. The leading provision hand must be practical, full of resource, guided by common sense. To make as much prime as he can, and to cultivate trade for remainders at good prices puts the thing in a nutshell.

Directly under the back and ribs, between them and the gammon, comes the loin. This is the piece which well nigh everybody wants. At the lower end it is very lean, at the top, in a medium side, fat and lean appear clear and distinct in fair half-and-half proportions. It is always necessary to cut wide at the bottom in order to include as much weight as possible in this particular section, for which full price must always be obtained.

Yet, popular as the loin cut is, even with this there is a "fly in the amber." Toward the lean end, in the best part, just an inch or so above the gammon proper, there is a piece of flat bone which, probably owing to its shape is technically or jocularly termed the oyster. In a country-cut side this oyster bone is small and easily removed; in the Stafford, so far as memory serves, it does not appear at all; but in the Wiltshire side half-a-crown will hardly cover it, and in addition its vagaries are intolerable. While in some cases it can be taken out easily, and will weigh from one ounce to an ounce and a half, in others it runs right back into the meat, has to be literally excavated, and will turn the scale at a quarter of a pound.

Customers who purchase the entire loin complain of this bone with very good reason. To slice the bacon properly with it in is impossible, and it is always best to remove before delivery. If the sharp end is raised with the thumb, and the meat is pressed back with the rounded

end of a boning knife blade, it can be pulled over, the embedded portion loosened, and the whole taken away. But both smoked and pale sides, if in condition, should set firm and tight, and the bone is then hard to detach. Precaution is necessary as a knife-slip may result in serious consequences.

How to deal with this oyster bone when the loin is sliced for small buyers has given rise to considerable controversy. Some advocate sawing to a certain point, then removing the remainder, thus dividing loss between buyer and seller. Others argue that it should be taken out *en bloc*, and that the grocer must bear the brunt connected with the three-pence or so entailed, thus depleting his already meagre profits. Such discussion is interesting but futile in a commercial sense. There is only one way of effectively dealing with the oyster bone, and that is by wiping it out of existence altogether so far as the retailer and his provision assistant are concerned.

No legitimate reason can be adduced why curers should allow it to remain in the side. When the meat is green, this irritating little trouble could be detached cleanly and easily. A slap with the palm would send the flesh back into position, and the whole business would be promptly settled forthwith.

Adjoining the loin is the flank, which nobody wants. It is very lean on the gammon side, narrow enterlean on the other, but practically all fat in the centre. But there is no bone, and only nominal prices are charged. Weight determines the selling value, and a piece of flank weighing two or two-and-a-half pounds ought to cover the cost; if heavier, it should show a small profit. The cut does very well for boiling, particularly if the taste inclines a little toward cold fat bacon. And for broiling purposes it is not unsuitable if used aright. Providing slices are cut from the streaky side until the fat is reached, and then fat and lean at the other end are cut alternately, no

waste is entailed, and the whole gets consumed without difficulty.

Only the gammon now remains. This will weigh from twelve to fourteen pounds, and if it can be sold entire at three halfpence per pound above the estimated cost the advantages are obvious. Some buyers, however, insist on having corner pieces cut. There is a small piece of surface bone in the corner, and between this and the centre knuckle is the best line for dividing. Full prime price or a little more must be charged for corners, as thier removal slightly lessens the value of the hock remaining. About three pounds is an average weight ; if larger, they must be cut on the hock side of the knuckle, and the bone sawn through. In this case the price has to be increased, as much of the prime portion of the gammon is thus absorbed.

After the corner is cut away, it often happens that the fillet or centre cut of about four or five pounds is wanted, or failing this that gammon rashers are required. Both fillet and slices should be sold at the highest price obtainable, or else the gammon will not pay for itself. The small hock-bone afterwards left has always to be disposed of for next to nothing, and when the gammon is cut up thus, unless very great care is exercised, the selling price when averaged will be extremely poor.

Many advocate cutting the corner off slantwise. Proof of any real benefit to be obtained thus is, however, lacking. The practice certainly retards cutting neat even slices from the gammon afterwards, and neither the hock nor the corner thus dealt with are of attractive shape. In a broad sense, the mathematical rules which govern the construction of parallel lines and right angles are best applied to the cutting of a Wiltshire side save in the slant which carries part of the flank into the loin.

When shoulders and gammons hang fire, it is sometimes advisable to bone and roll them for slicing or cooking

for sale. If the rib bones are trimmed off the shoulder, the flesh laid open along the elbow and the bone loosened, by twisting the shank sharply, it can be drawn right out. The gammon has to be laid open along the line of bone from the prominent knuckle to the end of the hock, and the knife passed round the bone until free when it can be pulled away by the hands. Clean work is necessary, the bone when detached should be free from meat adhering. Either can afterward be rolled closely by firm pressure, and tied tightly over all. If sewn, as is sometimes done, with a packing needle through the flesh, mould will often form in the perforations thus caused. Occasionally, boners will open the gammon on the edge along the rind, but with this method after-rolling cannot be so neatly performed.

The merits and demerits of the various slicing machines offered cannot be here discussed. Where one is in constant use, however, all the side has to be boned unless when pieces are sent out entire. The ribs are not difficult to remove. If cut down on either side with a knife, they can be pulled out clean with a short cheese wire. And these machines impress the necessity for parallel cutting. If pieces are put on them cut slantwise, four or five thin shavings will be thrown off by the circular knife before a full slice can be obtained. Customers do not care for these little pieces and loss is occasioned.

The leading provision hand has not only to attend scrupulously to all these details himself, but also to see that no points are neglected by his subordinates. Such a post is no sinecure, calling as it does for incessant application. Then, anxious though he may be to keep prices down, those who buy are very exacting, and will not accept any other than the exact cuts they fancy. Consequently, he is naturally desirous to ascertain from time to time how matters are going on, and to arrive at some conclusion by checking results.

Some proprietors pin their faith to a weekly stock-taking as a guide, but this occasions a good deal of trouble and absorbs a lot of time. Others trust to averaging, and where every sale is recorded this can be speedily done. Suppose, for instance, five pounds of loin are sold at elevenpence, and the three pounds of flank next thereto at sevenpence, the two sales combined show an average of ninepence halfpenny per pound. Thus, if a large duplicate counter-book is kept in which the whole of the sales for the day are copied, and then the weights and the amounts realised are totted up, the latter divided by the former gives the average selling price obtained.

Still, although a rough guide, this does not indicate shrinkage and minor loss. To do the thing effectively, only a proper profit and loss account will answer. If the provision hand keeps this in ledger form debiting the business thus. . . . "To bacon purchased, so much," then crediting from day to day. . . . "By bacon sales, so much," he can run the stock low at intervals, say once a month, carefully weigh and appraise what he has got in hand, and tell with a fair amount of exactitude just how affairs are progressing.

When consignments of bacon arrive, after weighing in the sides should be examined very closely. Good meat is firm and fleshy with a smoke tinge of a rich golden brown. Flabby and over-fat bacon must be rejected and returned : it is necessary to let curers know sometimes that they cannot do just as they like. Then if the rind is dark or discoloured in places this will mean that bruising has caused an extravasation of blood underneath the skin, and just so far as this extends is the bacon spoiled for sale. An application of the nostrils to the pocket hole or gammon knuckle will indicate suspects, and the ham-trier must be inserted to prove if there be any hint of taint. Feminine gender sides which display full teats prominently are not first-class ; there is often fat of poor colour

underneath the nipples, due doubtless to natural causes, but which is regarded as objectionable by buyers. And occasionally what are termed "jerked vein" gammons are troublesome. There is a vein running through the centre of the hog's thigh, which, unless skilfully treated, militates against successful curing of the gammon or ham.

A sudden strain caused by a slip or even too severe a jerk when the pig is slung up for killing will rupture this vein, and suffuse a goodly portion of the flesh with blood. The mischief cannot be discovered until the corner is cut off and although really consumption is quite safe after washing, the sight is repellant, and customers are afraid. The only course open is to return promptly. Men who control provision departments have to be ever vigilant concerning these and innumerable other matters, neglect and oversight cannot even in apparently minor matters be at all tolerated.

CHAPTER XIX

THE LEADING PROVISION HAND

II. Hams, Cheese, Butter, and Lard

FROM the technical point of view the difference between a gammon and a ham although distinct is very slight. Both are identical in that they represent the same joints, namely, the hog's hind legs. But when these joints are detached for curing entire and separately, as in the case of hams, they are rounded a little, instead of being cut parallel, and afterwards moulded, in order to give that shapely, pear-like form with which everybody is familiar.

One advantage connected with hams is that they are generally sold whole as received, hence the provision hand runs no risk of loss by cutting. There are here and there stores which cater for a half-ham trade, but it is really not advisable to adopt the practice. Hams certainly neither cook nor carve so satisfactorily when divided, and apart from this, where customers require sections instead of a full joint, there are always gammons to fall back upon, and these are more appropriate.

Yet, as is the case with almost everything appertaining to provisions, the cured ham has its disadvantages, and these have to be considered. The principal difficulty lies in their propensity to shrinkage. Exactly why they should lose weight by evaporation far more, proportionately, than bacon which is similarly cured is difficult to state definitely, although most men who handle them frequently can give a shrewd guess as to the underlying cause.

The point is all important, as it necessarily governs the conditions of sale. If the retailer has to be responsible for this reduction in weight, which may be anything

from four ounces up to sixteen, according to the length of time the ham has been hanging, he must, as a matter of pure self-protection, calculate the cost as plus this estimated amount of loss. And this is a very difficult thing to do. To strike an average is comparatively easy in one sense, in another it is somewhat unfair to the purchaser.

Suppose, for example, ten long-cut American hams, accompanied by the invoice, are delivered to the head assistant on Monday morning. He finds on reference that the cost is fifty-eight shillings per cwt. To this is added five shillings to cover probable shrinkage, thus raising the approximate buying-value to sixty-three shillings. On this basis the very moderate profit of three farthings a pound is decided upon, and a selling price of sevenpence halfpenny agreed to.

Let it be further assumed that very soon after the goods are received the restaurant proprietor next door looks in, sees the hams, is fully satisfied as to their condition and price, and buys four or five straight away. At this stage they will have shrunk nothing, and the buyer will have paid too much. In the strict sense he is bearing practically the whole brunt of future evaporation, and covering the loss which hanging the others until the following Saturday may entail.

This imaginary incident is purposely rather far-fetched in order to uphold the perfectly reasonable contention that it is far better and much more equitable for provision assistants to ignore this shrinkage altogether in a personal sense, and to throw the onus thereof upon each individual customer.

If this is done, the same hams could be sold at sevenpence, and show an identical profit. All that is necessary, is just to weigh each one directly after receipt, and mark the weight thereupon plainly. Then the first buyer would be fairly treated, later customers would pay one halfpenny

per pound less, subject to such evaporation as may occur before their purchase. Absolute justice is then meted out to all concerned.

This marking, however, must be done properly. To inscribe the weights upon the rind is insufficient, and a printed ticket should always be attached to each, clearly indicating reasons and conditions. Such cardboard eyeletted slips can be obtained with blank spaces, wherein to mark in ink both weight and price, and they read somewhat thus: "The price of this ham is five shillings and elevenpence. Weight at time of delivery was ten pounds two ounces, and the selling rate fixed at sevenpence per pound. No specific weight can now be guaranteed, as hams always lose a little in bulk by evaporation. They invariably recover themselves, however, during the soaking process. Date and title of firm." With these, or others of a similar effect, a clear understanding is established.

Many customers misapprehend what soaking a ham implies. The prevailing impression seems to be that it is done with the object of washing out superfluous salt. This view, however, is quite erroneous. Hams, unless pickled at home, are seldom over-salted in the modern curing process. What is essential to ensure satisfaction at the table is restoration to the joint of the moisture which has gone from it while hanging. The drier and harder it is in appearance, the more need for care in the steeping that is necessary. Cooking, too, is often faulty. Rapid boiling simply spoils, but slow simmering results in a joint which is not only full in appearance, but has also a luscious and delicate flavour of an acceptable nature. Complaints can nearly always be traced back to thoughtless domestics, or inexperienced housekeepers, and little hints as to method may often be judiciously imparted. The assistant must not forget either to introduce a packet of the prepared bread crumbs, which are so popular, after effecting the sale of a ham.

Although mould is not considered out of place on either a York or a pale-dried matured English ham, it is not desirable that it should be in evidence on smoked goods, especially of the American type. What is regarded as bloom upon the one hand becomes detrimental fungus on the other, and it must not be allowed to accumulate, or perchance a fusty taste may be imparted. Still, if smoked Wiltshire or foreign hams are hung in linen or paper casings, this mould will gather very quickly, possibly owing to lack of ventilation, the moisture evaporated being partially shut in. Watch must be kept for this, as the tendency should be nipped in the bud. It is sometimes advisable after wiping the ham with a clean white linen cloth to annoint it with a little olive oil. The rind then can be polished glossy, and the front surface is improved, as the tissues are less likely to become tough and hard. Precisely the same result is achieved as that brought about by *chefs* in hotels and restaurants who treat steak in a similar manner, and to a slight extent evaporation is checked, as the oil covers the pores.

While cheese is not quite so difficult to deal with as bacon it yet calls for a full share of attention. Customers naturally incline towards fresh-cut pieces, and any which exhibit dryness or a tendency to crack upon the exposed surface are adversely regarded ; hence to keep moist and attractive is essential. Cheddars in particular go back in appearance very quickly after cutting, and as these will often weigh three-quarters of a hundredweight, the first hand must, particularly if sales are slow, watch them very closely. Just as much as is required should be brought forward at a time and no more. To risk loss by over-exposure is unwise. But if a large Cheddar is wire-cut in half, and one half divided to a quadrant, this fourth section can be placed upon the counter and promptly cleared. The remaining three-fourths, if faced with parchment, pressed together and covered with a cloth, will not

only have the surfaces kept moist, but shrinkage will be checked as well.

Cheddars are not cloth-covered like American cheese, and whether in store-room or cellar should be so looked after that rinds are not allowed to become dirty. When these cheese are new the exterior is of golden yellow appearance. As maturity is attained and ripening proceeds, this gradually turns to a rich blue mould shade which is in itself eminently suitable and attractive. But the effect is completely marred if they are rolled over floors or handled in such a way as to permit soiling. Many of them being so heavy, there is often a disposition to shirk carrying. If covered with a clean piece of sacking, however, men of ordinary strength can grip them, and allow much of the weight to rest upon the thighs; or, if this is too much of a tax, two can carry upon a board. Rich cheese, too, are rather tender, and it is easy, if careless, to knock a pound or so off the sharp edges. On cost they represent a considerable outlay, and it is necessary to treat them as valuable property.

Canadian cheese when new can, as a rule, be cleaned quite easily. The thin bark strips which protect the top and bottom may be lifted with the knife blade, the cloth loosened round the edges, and probably the whole will come away in one piece. The loss in weight is then very trifling. At a later stage they give more trouble. The bark gets worn away by frequent turnings, and very often the top and bottom rind softens a little so that dust will adhere. This necessitates some amount of scraping, and every ounce thus scraped away is so much to the bad. But when signs of softening appear, if a little fine oatmeal is well rubbed in with the palm of the hand, the result is to dry off somewhat and check the damp from penetrating. This little precautionary measure will often prevent waste that may be entailed by default.

Unless the cloth is entirely removed clean cutting is

retarded. Scraps of linen fibre will catch in the wire and come right through with it, thus marking the sections cut very badly. If the edge strips are allowed to adhere, the wire is prone to snap, and at busy moments this is irritating. Even if one or two wires are in reserve, careless cleaning often means that the wires all appear to snap at the same period. Very few assistants now use the old-fashioned cheese-knife. For one reason these knives are apt to break the cheese when small pieces are cut, they hang when cheese is soft, snap it when brittle. Then there is always the risk of driving the circular blade when pressed down across the left hand or one of its fingers. The novice may think that the man who puts his own fingers in jeopardy is a "duffer," but it must be remembered that cutting has to be done upon a board, in order to prevent scratching the marble-top counter. This board is very apt to slip, the blade is large and clumsy, and mischief is done in a second. Wise provision hands, therefore, bar their use, and encourage juniors to adapt themselves to wire.

That fine variety which is used for piano strings is best for the purpose. Coils of fair length will last for a long time with care, and can be purchased for about sixpence. The cheese-cutter's outfit is very simple ; just two wooden handles four or five inches long, and stout enough to stand the strain, grooved in the middle ; a piece of wire snipped off to the requisite length, wound at either end round the grooves, and twisted to secure is all that is necessary. Certain contrivances can be purchased by those who study effect, but they are of no greater utility, the simple mode is just as suitable.

When the wire is pulled through, it should always come against the fleshy tip of the thumb as pressed close against the cheese rind. No hurt is possible, and the life of the wire is more than quadrupled in length. Trifling as the matter seems, the wire will kink directly if it is neglected,

and snapping follows the kink after a very short term of service.

To cut uniformly is desirable. After halving and quartering, which must be done, as far as possible, with exactitude, the quarter section, if the cheese is fairly deep, is divided best into three layers. Wedges can then be afterward cut of convenient size, suitable for any customer, or any cheese dish used. If this quarter section of a full size Canadian cheese is only cut in half, it is too wide for successful handling, especially in small lots. Triple division sometimes means that wily customers will ask for the middle piece, as rind is a little less in evidence, still this cannot be helped. But the top piece must not be stacked on the under portion, rind downward. Juniors nearly always do this until checked, and a soil is apparent directly. The clean surfaces must meet, and the upper cut be placed corner up with the rind at the back, then the delicate portion is not marred in the slightest degree.

Stiltons are somewhat awkward to divide into small pieces, on account of their peculiar shape, and the exceptional manner in which the corrugated rind runs into the cheese itself. The aim must be to sell by the whole or the half, or where only a limited quantity is wanted, the quarter can be supplied. But it is extremely doubtful whether to go below this is profitable, although doubtless in many cases it has to be done. Petty remnants are easy to accumulate, but with expensive cheese of this type very difficult to dispose of at remunerative rates. If there are bits about, the first provision hand drops in for censure, whoever may have cut them, hence it is very necessary to keep a sharp eye upon those who are ready to cut without thinking and leave accumulations to trouble others.

Unless Gorgonzolas are very wide, it is best to cut small quantities from the half-cheese, and not to go beyond bisecting at the outset. They are certainly more satisfactory to handle than Stiltons from many points of view,

and with care clean sales can be effected. Yet they are tricky in some respects, since purchase can be made at almost any price, and sometimes over-zealous buyers get landed with apparent bargains at tempting figures, concerning the actual outcome of which they are anxious to draw a veil. To pay a fair price, and to sell really good stuff at moderate rates is the safest policy with these. So-called cheap lines are rarely satisfactory. And to consider the question of coating is necessary. Some come to hand which are clay-coated to a ridiculous extent. As the wire passes through, this clay flakes off, the weight is considerable, and the consequent waste appalling. Thin natural-coated cheeses should always be stipulated for, the others are dear at any price.

There is one fallacy concerning these cheese, which crops up at intervals, and is rather hard to combat. From some source or other customers have gathered the impression that the blue colour is artificially engendered by the use of copper wire. When told that on the face of it such an idea is absurd, they will promptly say it is certainly true, because the marks made by the wire have been pointed out. Now this reasoning is on a par with that of the American humourist, who, after recounting a particularly tall story concerning a certain individual, said he could vouch for its authenticity because he knew the house where the man used to live. Both contentions are equally ridiculous.

What really transpires is this. It will frequently happen that a Gorgonzola reaches the full-ripe stage, and yet remains pale. The colour does not change until subjected to ventilation, and the influence of outside air. Most assistants will have noted how often the blue shade develops after a cheese which is almost white is cut. The consequence is that a factor may perhaps have fifty in condition, not one of which on being bored indicates the correct shade, and he decides to hurry them up a little. Taking a piece

of very fine crimped and perfectly-polished steel wire, he passes it through each cheese in several places, a small quantity of air enters these perforations, and blue veins directly form. This accounts for the marks perceptible, and to assert that copper is used for ulterior motives, without the slightest tittle of evidence in support, is nothing but a libel upon our Italian friends.

This is but one instance of the many fictions which are imparted to the public as indisputable facts, and thus prove the necessity for every allied trader's assistant equipping himself with all reliable information obtainable by way of rejoinder. As a matter of fact, other cheese can be, and sometimes are hastened a little in the same way.

Fancy varieties, Camemberts, Bondons, and other cream cheese of sundry kinds are always sold as received. It lies with the first hand, however, to see that there is no over-stocking, and no breaking of fresh bulk before preceding consignments are cleared. Parmesan and Gruyere, unless the demand is very heavy, are usually bought in sections. The extreme hardness of the first mentioned necessitates watchfulness, as chips will accumulate very quickly unless it is properly cut. Gruyere should be covered when dust abounds. If this gets into the eyes there is no dislodging it; to prevent its entering is the safer plan.

The consumption of butter in this country is enormous, and the responsible assistant should see to it that his firm gets a full share of the business passing. In dealing with this product, the best possible advertisement is to build up, and staunchly maintain, a reputation for quality. So rigid are governmental regulations in Denmark and our dependencies abroad, that standard marks are absolutely reliable, and well-known firms simply dare not despatch under their officially registered brands anything but butter in first-class condition. Should any cause arise for serious complaint, if the matter is laid before the resident

agents in this country, careful and exhaustive inquiry is certain to follow, and there is no excuse for sending out anything that is inferior, if stocks are properly kept.

But all goods of high quality have to be paid for at proportionate rates, and butter is no exception to this. To be fairly remunerative on a moderate market it cannot be sold under fourteen or fifteen pence a pound. Unfortunately, the extensive demand has tempted many vendors to adopt objectionable practices and legitimate traders have found that to hold their own against ruthless and unfair competition proves an almost heart-breaking task.

During the past few years the history of the butter trade teems with records of malpractices. Adulteration openly practised, yet so skilfully conducted as to baffle even expert analysis ; methods by which moisture has been so manipulated as to increase the bulk weight by nearly one half ; advertisements which deliberately mislead ; these and many other difficulties have had to be successively faced. Legislation has done some little to remedy matters. None the less, it redounds highly to the credit of the grocers in the United Kingdom as a collective body, that in spite of almost overwhelming temptation, they have consistently held aloof from these things, and steadily refused having aught to do with them. Some few convictions have, it is true, been recorded against private traders, but mainly on minor, accidental, and technical grounds. To cite a case of deliberate fraud, so far as these gentlemen are concerned, is a moral impossibility.

This is the kind of example that all responsible provision assistants will do well to study and follow. Signs of awakening are even now manifest, and there is an old maxim which says that to deceive " the whole of the public all the time " is an impossible task. Sooner or later, reputation and scrupulously fair dealing must tell, and the butter business of this country be transacted in its entirety by those to whom it rightly belongs.

Pressing hard upon the heels of quality comes the necessity for sending out in attractive form. Printing, rolling, or brick-making must all be done under keen supervision, and with every regard to the principles of cleanliness and hygiene. Butter is extremely sensitive, and has to be strictly guarded from anything likely to contaminate. Even the warmth from a finger pressure will injure the molecules of which it is composed, and start deterioration in a limited sense. A steel knife-blade, unless polished to silver brightness, may impart a taste, and it is better to use a hard, sharp-edged boxwood slice for cutting. Clean cold water is indispensable for prints and beaters when working up, but this water must not be forced into the butter; the maximum amount of moisture permitted is sixteen per cent., and to be well below this is always advisable.

Exactly what kind to cut for a best line must be determined by market conditions. Prices are governed by seasons to a considerable extent, and there is always more or less competition among the dairy countries for our supply. As the quantity for sale increases so prices fall. One week it may be found that Danish is obtainable on favourable terms, the next that there have been heavy arrivals of Colonial from New Zealand or Canada, which will come at a couple of shillings cheaper. Or our Irish neighbours may be fully stocked and anxious to sell. Watching events closely often means making a little extra profit, but this should never be sought for nor obtained at the expense of quality. To maintain a high standard here is imperative.

Our law sanctions the use of a very small amount of colouring matter in butter, and doubtless in some cases a little is added. British buyers like a pale golden shade, and do not care for it either too deep or too white. But colour is not so important a point as flavour, upon which everything depends. In appraising values and judging

samples this must be placed first. Texture, too, is important, butter which hangs to the slice, or breaks off through brittleness, is rarely so satisfactory as that which is close and waxy, yet cuts clean and even. The nostrils will indicate a perfect sample, as the rich creamy smell is distinctive. But the palate usually governs decision. In testing, it is best to pass the long iron used through from top to bottom of the box or firkin diagonally. Then to pass the sample as drawn right along under the nose, paying special attention to that coming from the part nearest the bottom and the side of the box. Afterwards taste a little from the top, the bottom, and the middle of the bore. If there is any fault it can be detected directly. Providing there is a sensation of burning in the throat, however slight after swallowing, the butter will not keep. The desirable sample is above suspicion.

It is rather difficult to say definitely whether responsible assistants should take into consideration the question of shrinkage with regard to butter. Some little evaporation must occur, but sales are quick generally, and loss can hardly take place to a serious extent. At the same time, it will be often noticed that after turning out a box of Colonial into the block, a certain amount of drainage will follow. This happens particularly just subsequent to cutting, that is, dividing the bulk into the four or five layers necessary by wire or string, and probably some cells are thus broken, then releasing moisture. Although the butter is quite up to standard, a tea-cup full of water may exude. As a set off to this, it is but just to note that factors allow a margin, which evidences from eight to sixteen ounces overweight, so that honours may be classed as fairly easy. Still the first hand must observe every point that tells against possible profit.

And there is one point which calls for decided emphasis. As an edible product, butter is eminently unsuitable for window display. Half-a-dozen pound prints, neatly

arranged and garnished, are ample to show at a time, and these should be frequently changed. Yet skilful men can manipulate it in quite an artistic manner, and certainly no show is more attractive than a tastefully-designed, well-stocked butter window. But what follows. The crevice of every print, the fissures in each elaborate design slowly accumulate minute dust particles, thus affording a grave prospect of danger. Nor is this all. Twelve hours in a window light will bleach exposed surfaces almost to whiteness, and deterioration commences directly. The change engenders a tallowy taste, and when the butter is afterwards worked up, not only is delicate flavour marred, but an uneven streaked colour is palpable, which is in itself detrimental. One of the main objects in advocating wider knowledge of grocery technique is to ensure that food goes into consumption in perfect condition, and the first provision hand cannot, in his firm's interest, allow exhibits which are prejudicial to the public weal.

Certain kinds of butter substitutes have attained a very wide popularity, and are offered as margarine, or under registered fancy names in such bewildering variety as to convey the impression that the business must be a very lucrative one—for the manufacturers. No pains are spared to ensure perfect condition. Machinery and elaborate plant of the most expensive kinds are utilized, premises are always open to inspection, and such care is taken generally as to ensure satisfactory results. Subject to the price being suitable, the provision assistant should stock the brand or brands which appear most appropriate for his particular requirements. It is not easy to value these goods in the strict sense, as the component parts are beyond anybody but skilled analysts to determine. But if clear and buttery to the palate, without leaving a tallow or suet-like slur on the tongue, there is nothing to cause objections. Some, indeed, are so skilfully prepared that even experts have to confess themselves beaten, and to

admit that they may have consumed as butter without being any the wiser. This is where slight danger comes in. The first hand must never forget what they are, and be careful to observe the regulations governing labelling, marking, and so on. It is further wise to keep them in one particular place, away from butter, as far as possible, otherwise, inexperienced men may sell in error, and although the mistake may have been honestly made, the law does not condone it.

With lard a guarantee of purity should always be obtained. It is further necessary to check weights carefully, as both pails and boxes of American frequently show shortage. There are many brands which are reliable as to quality, and samples from these will be clear white in appearance, firm in consistency and texture, with a sweet, clean, pleasant smell. If lard is dark, or discoloured, or is limpid and oily, the quality is below par ; good pastry will not result from its use, and it has, in addition, a tendency to disagree. First quality English bladdered lard is undoubtedly the best to recommend, but imported varieties come at cheaper rates, and as the price tells in their favour, sales are proportionately extensive. American bladders are very susceptible to changes of temperature, and call for stocking in a cool place to ensure firmness. They are imported in barrels, holding one hundred and forty pounds as a rule, and graded in size averaging so many to the hundredweight. Their being packed in oat husk for protection's sake, is an advantage in some respects. But should skins get broken by rough usage in transit, the husk works into the lard itself, and is extremely troublesome to remove, hence inspection on arrival is essential, in order that anything faulty can be immediately dealt with.

During business hours it will sometimes happen that minor differences of opinion arise between the first provision hand and other members of the staff, who have taken

orders, as to what particular piece of bacon or kind of cheese shall be sent to the customer interested. The best way to prevent these is to obtain clear and specific instructions from the purchaser herself. But where the selection is left to the discretion of either the assistants or the firm, the responsibility lies with the man in charge of the department, and he should act in accordance with the dictates of his own judgment. Planning things to please everybody is practically impossible, still there are two persons whom it is essential to satisfy, the principal and the customer. Bearing this in mind, it is advisable to avoid all discussion, to think out carefully the best line to follow, and after reflecting upon the course which duty dictates, to proceed without regard to any criticism or expression of view from those who are in no sense responsible for the control of the provisions at all.



CHAPTER XX

THE MANAGER

ON the principle that inculcates divine discontent, it is generally found that those who have by dint of labour and effort succeeded in successfully launching one grocery business soon after begin to look out for another. Our Gallic friends have a motto which, when translated, implies to us that "It is the first step which costs." To the allied trader this proverb is particularly applicable. More than often he stands to win or to lose all by his first effort. Sometimes years of struggle are necessary before his initial venture has in a commercial sense "turned the corner," but once firmly established to broaden scope somewhat is comparatively easy. Hence, proprietors who discern a likely pitch in a rising neighbourhood, within reasonable distance of the shop already possessed, deem it advisable to start a branch. Sometimes a double motive underlies this. There is not only a desire to tap a wider circle, and to secure an expanding connection, but also to keep aggressive rivals from annexing this particular site, and perhaps adversely affecting the first store controlled.

So long as the venture is based upon sound economic lines, the exact motive matters little to employees. The point which concerns them is that for this branch, or for any other that may be started, as time proceeds, principals will require the services of a thoroughly competent, fully qualified man to act as manager, and it should be the aim of every assistant to train himself so as to be ready and fit when the opportunity offers to assume such a position, and to carry out the duties connected therewith in such a manner as to be satisfactory to his employers while reflecting credit upon himself.

Yet ambitious assistants must well consider the fact that these branch stores vary considerably in type and style of business. Some offer suitable openings for progressive men, others most certainly do not. It is necessary, therefore, to weigh well the pros and cons of the question, and to consider very carefully what is likely to be the outcome and the ultimate result in a personal sense before applying for, and probably obtaining, a berth of this kind.

Suppose, for example, that a syndicate of speculative gentlemen with an eye to the possibilities of profit, which the distributing trade may afford, decide to subscribe their own capital, combined with such additions as can be obtained from a confiding public, and to establish so-called grocery businesses in important centres throughout the country. It would probably be discovered upon investigation that these imaginary individuals know little, and care less, about the trade itself, and that each shop is simply regarded by them as a component part in a dividend-earning machine. One particular man of marked ability, perhaps the shrewdest and only member of the syndicate who really understands the business, may possibly exercise supreme power, and such power is devoted entirely to one object, the achievement of results. This may be very commendable from one point of view, but it is unsound doctrine in the broad sense. For the outcome may be that sales are narrowed to certain lines (those which are popular, go readily into consumption, and yield a profit quickly being naturally selected), while the troublesome goods, the innumerable proprietaries which the legitimate grocer has to handle, are entirely disregarded. Such stores would not really serve the customer, but merely utilize her as a means toward attaining a definite end.

Carrying the supposition further, let it be assumed that a man who has trained himself well, and mastered all the details connected with the general trade, so far as lies in

his power, enters one of these fictitious stores as manager. In all likelihood he will find his mental horizon narrowed at the very outset, his energies cramped, and any hope for display of originality or fresh ideas completely stultified. He is forthwith doomed to the dead level of mediocrity. The rise and fall of markets, new productions, local enterprise among traders in the town, and the thousand and one little details which occur to make business interesting, pass him by, unless his duties afford him such leisure as to observe with determination, and this would be extremely improbable. Week by week certain goods come with written instructions as to sale which have to be faithfully observed. The ever-present possibility of stock-shortage has to be faced with racking anxiety. No principal calls for a friendly consultation, his identity and personality are matters of indifference in that connection; but at stated intervals he may be visited by an overseer or inspector, whose only mission will appear to be a desire to make things generally unpleasant, and whose report concerning him, whether favourable or the reverse, may perhaps be drafted upon impulse, or tinged with bias. Then, most important of all, inferring that he finds such a position intolerable, and desires to return to labour which is more congenial, what happens? Private traders will look askance at the man who may have been so employed. In their opinion he has got off the lines, and has been buried alive for a while, oblivious of the march of events. To gather up the threads and to step back into the old routine must prove difficult to himself however persevering he may be. Perhaps it may prove impossible, and to remain is imperative. Then, indeed, the outlook is gloomy and poor.

Or a mild stretch of imagination might conjure up a self-styled commercial clan of quite another order. It may be possible to find a body of individuals who are desirous of doing business on apparently philanthropic

lines, and, after conference, hit on a plan by means of which they can draw a double support from the artisan class, holding out as an inducement the very tempting bait of fair and equitable all-round division of realised profit. By means of enforcing an entrance fee upon those who desire to participate, it would be comparatively easy to provide a very fair amount of working capital, and then, as retail purchases were made, the profit earned could be distributed from time to time among the customers in the form of dividend.

So attractive an idea must naturally commend itself to a large section of the community. Possibly it may even attract a properly qualified grocer's employee, and he will reason that if these perfect models of distribution can be adopted, it will be well for him to acquire control of an establishment, observing such regulations, if he can discover one.

After some little search there is just a chance that he may find an opening in a store where these principles are, to all appearances, strictly carried out. Sanguine and hopeful, he fondly imagines that the governing powers are actuated by high motives only, and that to fall in with their views according to external aspect is all that has to be done in order to ensure approval as to business conduct.

Very little experience is sufficient to bring about a rude awakening and to prove that there is a very wide difference between the ideal and the real. It will be soon discovered that to manage stores conducted on these lines necessitates some strange methods of procedure, many of which cannot be regarded as seemly by right-thinking men.

The class of goods handled will be found probably to be of an altogether new type, manufactured and prepared expressly for sale by corporations to which the establishment typified may be considered as an appanage. As a man who has studied matters the supposed manager

will naturally desire to examine and appraise these goods for himself. He is justly entitled to form his own opinion concerning them, and this will probably be that although sold at even more enhanced prices than articles of a like kind which are supplied by skilled distributors, the quality is in many cases decidedly inferior; from the consumers' standpoint, they are not so desirable; and that in the open markets these preparations are entirely unknown. Then he begins to realise that there is a screw loose somewhere, the more so as to supply any other than these particular lines meets with disapproval and discouragement from the governing board to whom he has to render an account of his stewardship.

Other difficulties occur. For certain items which have to be obtained from outside sources the manager will, unless the manufacturers fix the prices, be expected to charge more than neighbouring traders, and it may perchance dawn upon him that what really happens is that his customers are paying thirteen pence for a shilling dividend, and that, too, in addition to the loss of interest on the sums sunk in entrance fees. The more the matter is reflected upon, the stronger grows the conviction that this philanthropy is ultra business-like in its inception, that there must be rich cream somewhere for somebody, and that artisans and their wives who are popularly supposed to be beneficiaries have to be content with the thinnest of skim milk paid for at extortionate rates.

Then, again, where prices are definitely fixed, this dividend return affords an opportunity for outwardly observing conditions, yet ignoring them behind the scenes. On proprietaries which show a small margin of profit, to make a rebate thus hits the outside trader below the belt very unfairly. No self-respecting assistant cares about stooping to questionable methods, yet such a course is compulsory if the assumptions so far hinted at have any foundation.

Bearing in mind also the fact that such business as may

be conducted in this manner enjoys immunity from certain forms of taxation, and may likewise be exploited by well-meaning people who form opinions hastily, without troubling to look beneath the surface, it becomes obvious that the utility thereof is a very open question, and that expert employees will do well to stand aloof if circumstances allow.

Turning now from illustrative supposition to the practical side of employment managerially, let the question of service under a private trader be considered, and the advantages explained. There are all over the country grocers of high repute who have risen from the ranks. Commencing, many of them, in quite a small way of business, energy, ability, and industry have brought them to the fore. The technique of the trade is at their fingers' ends, and their capacity for instruction indisputable. Most of their employees are men who have served with them from boyhood; friendly relationships have been established; there is mutual respect and no thought of parting and severing the connection through trifling matters. Some control a large number of branch shops either in their own or adjacent districts, and if the charge of one of these can be obtained, the position is well worth securing.

Although in some cases these may have become converted into limited liability companies for commercial reasons, the personalities of the controlling heads remain evident. Managers under them know for whom and for what they are working, and to be thus connected means that duty is being done in a comprehensive sense. Local needs are properly met on reciprocal lines. Preference is given to fellow-townsmen when vacancies occur. The principals identify themselves with the civic, social, philanthropic, and religious life of their respective districts. Not only salaries but profits as well are circulated or invested at home; there is no question of paying dividends to the globe-trotter, or the thoughtless spendthrift who finds

the allurements of Monte Carlo all too fascinating. It is traders of this stamp who have built up our commercial supremacy, and who combine, each in his own respective sphere, to weld the national interest into one harmonious whole. Even if only for the sake of upholding the honourable maintenance of our best business traditions, it is well for the would-be manager to be loyal to this particular kind of service, if he can.

To take up the position implies the full assumption of responsibility. Whether the manager buys his own stock or not, he has to see that every item thereof is sold to the best possible advantage, and also that he sells enough of it. Keeping up returns in these days of stress is sometimes an arduous task ; but difficulties must be considered as only existing for the purpose of being surmounted, and determination backed by steady effort goes a long way towards the achievement of success. As a rule, a large amount of discretionary power is allowed, and thus unfettered by arbitrary regulations, enterprise and originality have free scope.

Sometimes employers adopt the plan of paying partly by salary and partly by commission ; the object, which is quite commendable, being to give managers a direct incentive, and indirectly a share of the business profits. Where this is done, it is best in the interest of both parties to base the commission upon the actually realised profit, and not upon the turnover. It may happen that even during a long spell of adverse market influences takings will show an increase, yet the balance sheet not be so satisfactory as upon a smaller return under more favourable circumstances. Then if commission has to be paid upon the turnover there is always a risk of proprietors inferring that this may have been injudiciously maintained, whereas if payable on profit the manager has to abide by results, and although in a pecuniary sense it will be slightly the worse for him, there is no uncertainty in the position ;

no fear of surmise that he has been thoughtless with his stock, and letting things go a bit too cheap.

There is, moreover, a slight disposition on the part of some managers to regard the return as everything, and to forget partially that unless some results accrue all concerned have been working for nothing. But a commission on the net profit sharpens them up a little, and encourages a trend of thought along such channels as result in application of the right kind. When on one occasion a certain manager applied to his principal for an advance in salary, urging in support the increased turnover, he received a friendly tap on the shoulder, coupled with the pithy remark, "It is not what passes through the hands, my boy, but that sticking to the fingers which ultimately tells." And there is a moral in the lesson. While to augment returns is a very desirable aim, the acquisition of profit is the main business object, and it must not be lost sight of.

To control the staff aright calls for full consideration. The position of manager is analogous to that of a ship's captain, and it is just as necessary for him to enforce obedience, order, and discipline. For this reason, some employers object to promoting first hands to control the shop wherein they are employed, preferring to transfer them to another store when deserving, and to appoint a new manager if required from the home or outside staff. Sometimes the importation of new blood is beneficial, but not always. Customers are not fond of changes, one important fact which principals are rather prone to overlook. Then it always takes a newcomer some little time to adapt himself to fresh surroundings, and there is always the risk of a certain amount of the connection slipping away.

The essential point for the manager to remember is that if no laxity is permitted, no liberties will be taken. Quiet assertion of authority commands respect, and has in itself an influence for good. If to rebuke, censure, or check is necessary, the offender should be dealt with in seclusion.

and not before others. Most men are amenable to reason, and know very well when they are in the wrong. But hot-tempered managers, who are apt to blaze away when slightly irritated, will probably provoke rejoinder. Recriminations ensue and discipline is surely undermined. Self-control must be cultivated.

Another point in aid is proper devolution. When duties are clearly outlined, authority passes down the staff from manager to errand boy in graded sequence, and possible friction is thus checked. Besides, if each man has his work duly classified and knows exactly what he has to do, it keeps him actively employed, and the business is better worked, while time for talking or nonsense is not available.

There are occasions when it may be necessary for the manager to hold a "council of war," and to consult the more important members of his staff before commencing certain operations. This particularly applies to late work or extra duties; it is only fair, then, to consider those who will be affected. In these instances, the opinion expressed should receive full consideration, and decision be made accordingly, but such cases are rare, and it is best for him to act upon his own initiative and to cultivate a habit of self-reliance. To debate matters within himself is good exercise, and although no man is exempt from errors of judgment, each one made should be a guide to a wiser decision in the future.

When instructions are given, no matter to whom, there must be no demur. It is confidently assumed that this will not be done without fully weighing the advisability of any course of procedure indicated, and after-discussion cannot be tolerated. The word of the man in command must be law. If a mistake has been made, the manager is responsible to his principal, and not to any member of the staff. Their business is to carry out orders, and it is sometimes necessary to press this fact closely home.

In arranging their own day's programme, managers

should remember that it is not so much what is actually done by themselves, but what they can get others to carry out efficiently that brings about satisfactory results. Not that there is any leisure to be enjoyed, far from it, business hours are all too short for the duties that have to be performed, but some very energetic and hard-working men make the mistake of trying to do too much in the personal sense, and thus find themselves too busy to supervise properly. Details which ought to be noticed then get overlooked until it is too late for correction. It is best to keep sufficiently free to be able to fit in with emergencies, and to arrange so as to be here and there, yet always in the actual place where most needed.

Five minutes, at least, before the time of opening, managers should be on the spot, particularly if they carry the keys. Then, as the staff file in, each enters his name in a book provided for the purpose, noting the exact moment of arrival. When such time of grace as is allowed has expired the book is ruled and initialed, any persons signing on after this being regarded as late comers. It is necessary to be very exact in these particulars. Juniors are sometimes prone to linger a little at the start and commence discussing, perhaps, the events of the preceding evening, or some topic of an extraneous nature. This cannot be allowed. When the threshold is crossed recreation is done with for the present, and they must be educated to proceed to business matters straight away, each getting on with his particular work.

Directly all are started, correspondence calls for attention. Whether heavy or light, it is pretty certain that there are invoices to be examined. Checking these implies careful scrutiny of both extensions and tots. None should be initialed and passed unless they are correct to the penny. If there is no clerk available, such written or posted orders as come in can be distributed among the counter-staff for promptly dealing with by entering in and filing, and draft

replies to any letters which require answering may be drawn up.

By this time the different departments will have been straightened for the day, and it is well to have a look round. The provision counter should be inspected, before and behind, not perfunctorily, but with the keen eye which notices directly any minor details which call for rectification. Survey of the grocery side may follow. If the first hand is lacking in initiative, he should receive a hint or two as to what lines to bring forward or remove, as the case may be. Shows on stands or in cases must be glanced at to see that all is in order, and a look at the windows and front from outside will tell whether a suitable and attractive appearance is being presented to passers-by. Anything to arrest the attention of these is a point in aid, but such attraction must be of a creditable nature.

Then the order counter will call for a visit. The staff there should now be busily engaged, and a look through the files will tell if there has been any neglect, or if arrears have been permitted to accumulate. Perhaps certain outside lines have to be procured, arrangements accordingly must be made in this connection. If for any reason orders are not plentiful enough to find employment for the hands, one or two can be drafted off to prepare stock. A moderate amount of extra parcels of all types in hand is, in a sense, a balance on the right side, and a relief in times of pressure.

Cellar and warehouse must not be forgotten. Men and lads employed therein are not generally of the class to put much foresight into their work, and they often need a little stirring up. Tidy cellars are all important, and there is always a corner that can be improved by a little straightening, especially where ales and minerals are stocked. And warehouses will get very untidy unless the man in charge takes a real pride in his duties. The manager must therefore watch to see that as goods come to hand they are properly unpacked, checked, and entered in the

receiving-book, and take note of shortages, breakages, and quality complaints in order to enforce claims where necessary. Returnable empties, too, should be promptly cleared ; they accumulate very rapidly, and will if left undealt with take up room that is sadly required for other purposes ; besides their value is best represented not as stock, but on the debit side of the bought ledger. There may be currants to clean, or a few heavy parcels to prepare. Such matters as cutting and wrapping bar-soap, sawing and packing block-salt, filling syrup into jars, or bottling off vinegar, can be well undertaken by the warehouse staff, as time allows, since there is little or no risk of their going wrong with these as to weight and measure. Ten minutes' investigation and instruction will afford sufficient material to keep them at work for some hours.

During the forenoon, there will probably be either a collecting visit from the principal, or the preceding day's takings to bank or to send to the head office. This is the time to bring forward business matters of importance, either verbally or by writing. Every day details crop up which it is well to advise proprietors about. They do not, as a rule, want to know that yesterday's takings were a bit above the average, or that Smith was five minutes late again ; all this is recorded somewhere, and will be noted in due course. But suggestions of a practical nature, anything that may tend to improve affairs or bear upon progress will always be courteously received and considered.

An hour spent in serving customers, or perhaps noting items concerning rounds and delivery men, will bring on the interval for the midday meal. Certain enthusiasts have recently been advocating the closing of all business premises for one hour per diem to allow for this, and in a few instances have actually adopted the practice, but it hardly comes within the range of practical politics. To allow half the staff to leave at a time is the better course, and from noon to two o'clock, or at the latest from 12.30 to

2.30, should be the two hours allocated. Whichever period is arranged for, the decision should be adhered to, as there is real need for reform in this respect. Although, of course, men cannot well leave a customer unless there is a very adequate system of relief, there is no need for them to prolong starting unduly. But in many stores there is a disposition to defer matters too long, and the last man is coming back from his dinner when the first is leaving for tea. It is not that time is exceeded so much as late starting which accounts for this, and things are thrown out of gear through it. Managers will do well to uphold system in this particular.

With regard to personal arrangements, some make it a rule not to leave the premises during the day unless absolutely compelled, and arrange for supplies of food to be sent in. This imposes rather a tax, and it is better to get meals properly where possible, selecting the time which is most convenient. There is generally a lull after deliveries are all started, when warehouse outer doors can be locked, and the manager can leave for a while with perfect safety, particularly if he has a first hand upon whom thorough reliance may be placed.

If the afternoon attendance of purchasers is not sufficient to keep the counter staff busy, some can be instructed to deal with the smaller classes of orders, or to prepare such light parcels as may be required. Perhaps one can be spared for squad straightening, or the looking up of a sundry order. But care must be taken not to tax them to the detriment of customers, nor to allow them to get the front counter in a muddle. There are always minor duties with which their time can be occupied during intervals, and as aimless waiting begets rust, it is advisable in their own interest not to tolerate loiterings.

Thirty minutes' break is generally allowed for tea, which as a matter of business convenience is often provided for the staff. Between this and the hour of closing affairs

ought to be brisk at the counter, and the despatch hand busy preparing for final deliveries. Orders have to be written, perhaps a report made, cash requires counting and checking, and other duties carried out, with an eye to the possible requirements of the morrow. When locking-up time arrives, one assistant should remain by turns while the final daily tour of the premises is made, and quit the premises at the same time as the manager himself. To be the first in and last out is his imperative duty, but there are certain reasons which make it unadvisable for him to remain alone at night. He may be from fifteen to thirty minutes behind the others necessarily, and there is no need to detain all.

When to such a day as thus outlined is added possible interviews with representatives, conversations with important customers, telephonic calls, and the fact that pretty well every member of the staff will come several times for advice on some knotty point, it becomes apparent that the grocery manager has to exercise no little ingenuity in planning his time. But the right stamp of man finds every detail full of interest, and derives pleasure from his work. Done methodically, it becomes positively enjoyable. Reference has been made to the need for careful devolution. If this is properly observed, and the manager sets such an example to his subordinates as to stimulate them, they seldom fail him. Each knows exactly what is expected, as he has been educated on correct lines; hence effort is made to please, and business proceeds smoothly. Supervision and inspection, although none the less necessary, afford an opportunity for compliment and praise in lieu of blame and censure; the welfare of the business is a matter in which each employee takes an individual interest; and such a spirit of emulation is inspired as to stimulate all to the rendering of effective service.

And although no man can regard himself as indispensable, managers of the correct type become rightly regarded by

private traders as invaluable to themselves. Adaptability and energy properly displayed meet with their due share of reward. That there are anxieties and harassing periods it would be futile to deny ; but these are evident in every calling, and they are counterbalanced by the fact that to be in control of a successful store affords undoubted proof of trustworthiness, integrity, and possession of that particular kind of commercial knowledge which only application supplemented by years of study can attain.

CHAPTER XXI

THE QUESTION OF PROPRIETORSHIP

I. Suggestions as to Procedure

SOMEWHERE in the mind of every grocer's assistant lurks an earnest desire and sincere hope that, at some time or the other, he may possess and control a business of his own, and it is well that from the commencement of his career this desire and hope should be fostered and encouraged. Through the influences thus engendered, pursuit of a definite aim is stimulated, the attainment of thorough proficiency becomes an imperative, eagerly-sought need, and such habits of prudence, self-denial, thrift, and business acumen are necessarily formed as to aid in character-building upon thoroughly sound lines.

Considerable staying power must be exhibited if the desired end has to be attained by personal effort, and it is best for every young man to rely entirely upon this, as being assisted into business not only entails obligations which may prove irksome, but also to some extent minimises the value of the capital supplied. When money has been accumulated little by little, its worth is fully appreciated, but when obtained by loan, legacy, or the gift of relatives, there is nothing like the same probability of its being so much taken care of, and so wisely expended.

No matter how small in reason is the sum earned by a youth without encumbrance, he can always save a little out of it, if his mind is given thereto with set purpose. Aids to thrift are many. The Post Office Savings Bank is open to all, and can well be utilized for the first few pounds laid by. Many building societies of undeniable repute offer decided advantages to the small investor, and will accept quite petty sums at regular intervals, paying interest

thereupon, and oftentimes an additional bonus at the end of a specified term. Nor should the facilities proffered by the best Life Assurance companies be overlooked. In the commercial sense the possession of a policy under one of these is essential to every breadwinner. The earlier in life it can be taken up the less troublesome and expensive the process. On the endowment plan it offers a certain amount of sure provision for the future, and apart from the surrender value a valuable asset is available in cases of dire emergency. Many a business man has been saved from disaster, and assisted to overcome what would have been otherwise an insurmountable difficulty through being able to offer a fully-paid-up policy as security for temporary accommodation.

But there is one mode of assistance in this connection to which grocers' assistants who hope to become proprietors may well give a little more attention, and that is the particular suitability for their purpose of any well-known joint-stock bank. They know very well that the principal has an account, and the idea connects itself in their minds with large sums of money, cheque books, and possibly the piling up of a fat credit balance. The desirability of having an account themselves rarely if ever occurs, neither do they sufficiently understand that under certain conditions the carrying of a heavy balance is exceedingly bad business for the client, however advantageous to his bankers.

It may be, therefore, desirable to explain that there are two ways of working an account, and that in all probability the principal, although they may not know it, utilizes both. For ordinary trading purposes one is kept on running lines, that is, cash which is paid in one day may be withdrawn by cheque the next—the bank is simply a convenience for the safe custody and easy transmission of money. And as bankers who live by profits cannot, any more than grocers who starve on them, work for

nothing, the exact terms upon which this running account is kept become a matter for arrangement. Directly or indirectly the trader has to pay for the privileges conferred, hence it is quite apparent that banking of this class is not a bit of use to the thrifty assistant who has no trade accounts to meet.

Turning for a moment to the question of cost thereby entailed, it will generally be found to work out somewhat thus. If the trader is embarrassed by lack of capital, and has to pay money away almost immediately he receives it, the bank will charge him a commission, either stating a fixed sum, or annexing a small percentage of the turnover. But if, on the other hand, he enjoys command of a fair reserve, stipulation may be made that the account shall be worked free on condition that a certain balance is allowed to remain. The exact amount of this balance will depend upon the magnitude of the account, and the extent of the trouble which it entails upon the bank's clerical staff. On an ordinary turnover, however, a moderate sum should suffice, and, as an example, let one hundred pounds be instanced.

We thus see that the trader has one hundred pounds in reserve, actually his own money, yet which he cannot in honour draw upon. The bankers hold it conditionally. Therefore, to talk of accounts being kept free is actually incorrect. What happens is really that for the trouble of keeping them, the bank uses this hundred pounds either to invest or to lend to somebody else, and as their own reports generally indicate a dividend somewhere in the fifteen per cent. neighbourhood, they certainly do very well over the transaction.

Now, if in the course of business, a retailer banks much more money than it is necessary for a time to draw upon, his balance may amount to a considerable sum above the one hundred pounds necessary. The advantage then lies with the bank which has the use of this extra amount

temporarily. But as to the trader such a course simply means allowing capital to lie dormant and unproductive, excessive balances are rarely allowed to thus remain. If no opportunity of investing this surplus money either in his own business or outside it occurs just at the moment, he will therefore draw a cheque in favour of himself for as large a sum as the occasion permits, and, handing it in, ask the bank cashier to be good enough to transfer the amount to his deposit account.

Then matters stand upon altogether a different plane. When money is thus deposited, it is understood that it must not be withdrawn without a certain amount of reasonable notice, and bankers are entirely at liberty to use it according to their own discretion. Also, they are then quite willing to pay some little in return. Granting that the rate of interest allowed is extremely small, the capital sum may be regarded as safe and secure, while being, moreover, readily available in case of need.

To open a deposit account, therefore, with a joint-stock bank, offers equal facilities in aid to thrift as any other course of procedure. It may be that a young man who has only a small sum, say ten or twenty pounds, will argue that the bank will consider him as beneath its notice, and that, furthermore, as the rate of interest is so very low, it is preferable for him to transact his comparatively unimportant business in such a manner as to show a little more return.

Both contentions, however, are unsound. Just as much competition exists among the banking fraternity as is evident in other forms of business, and in spite of the "side" displayed by some officials, they simply dare not turn away a prospective client. While frankly admitting that the minor investor who visits the central office of an important banking company with a view to placing ten pounds on deposit runs the risk of that form of supercilious treatment which conveys a snub, and is very hard to tolerate,

there is a way of arranging the matter in a much more pleasant manner.

All these banks have local branches, and a suitable one can be found in any assistant's immediate neighbourhood. Perhaps the manager may be known to him, or a friend may be able to assist by an introduction. Failing this, he can introduce himself, and tell the manager candidly and exactly what his aspirations are. Such confidences are invariably sacred, and any information imparted is never divulged. Moreover, every courtesy will be extended and all possible assistance given. The assistant will find that he has come into contact with a shrewd, kindly man, who although in duty bound to place the welfare of his company before everything else will yet take a sympathetic interest in his plans, and tell him, in all probability, that if ten pounds are deposited for a start, he is quite at liberty to add one at a time afterward as may suit him.

The rate of interest granted depends upon the state of what is termed the money market. Coin, like every other commodity, varies in value, and its worth is likewise controlled by the laws governing supply and demand. If it is in active request interest rises a little; if not it proportionately falls. As a rule, for deposits which are subject to three months' notice of desire to withdraw, between two and three per cent. per annum is allowed.

Coming to the second objection, namely, that it is better to make sure of the steady two and a half per cent. which the Government allows, while likewise guaranteeing the capital, it is necessary to consider the question in all its bearings. Without the slightest desire either to minimise the benefit of the one, or to exhibit undue preference for the other, there are, undoubtedly, reasons which make the joint-stock bank preferable under the circumstances now being considered. For one thing, it is often of advantage not to be able to break into a reserve without delay, because the impulse to spend indiscreetly is checked; for another

the slight loss in return is more than counterbalanced by the possible aid to be afforded in the future.

The young man who thus proceeds is quietly but persistently building up for himself a certain commercial status. He is also forming connections which may be of the greatest utility as time proceeds. And, in addition, he is acquiring knowledge concerning the rules governing banks and banking in the best of all schools, that of practical experience, and when the period arrives for transposing his deposit to a running account he not only understands exactly how to proceed, but has all the facilities which the bank can afford placed at his disposal without trouble or delay. He can transfer his capital to any branch in whatever part of the kingdom he may select for his opening venture, and the transfer advice will, if he requests it, be accompanied by a line of recommendation. Bank managers have to be extremely cautious, and are very chary in expressing an opinion. But if one writes to another conveying the information that Mr. So-and-So is apparently steady and reliable, and has been placing small deposits at this branch for a lengthy period, a favourable impression is made directly, and to have a good reputation at the bank is no mean asset for a beginner. When a business is started, if those who are called upon to supply goods or to render commercial aid in any way have full confidence in and can place thorough reliance upon the man who controls it, a most important point in aid is secured. And right-thinking men are naturally desirous also to live up to the standard already attained; they have commenced on the right track, and self-respect alone will compel them to keep the proper course.

The exact time for commencing business must depend upon the sum which circumstances have allowed the assistant to lay by. The thrifty man who proceeds steadily on regular plans, and exercises judicious economy without parsimony and meanness, will probably find himself in a

position to make a start before his thirtieth birthday. Yet it will be well for him to keep his own counsel, and not to hurry. Those who are progressive in their personal and private affairs usually find that as a natural corollary their situations are progressive also. If, then, although sufficient capital may be in hand, the assistant has a comfortable berth, considerate employers, and a reasonable salary, it is well to wait awhile, and perhaps gather together an extra sum by way of reserve. Sometimes business changes take place of a startling and unexpected nature. The death of a proprietor, the advent of a new partner, the decision to sell or retire, may throw employees on their own resources without much time for preparation, and it is in contingencies of this sort that assistants who have protected themselves, enjoy advantages over the improvident and the careless, and are able to face the future hopefully and confidently.

Those who study their trade papers will notice that from time to time there appear in the correspondence columns queries concerning the amount of money which a young man who desires to start a grocery business should possess in order to afford a fair prospect of success. Such queries provoke generally a considerable number of interesting replies, which may be read with advantage. They will, however, vary to a marked extent ; one correspondent may relate how he began with fifty pounds, and worked hard until he was firmly established, another will assert that it is ridiculous to think even of commencing unless one is able to command at least five times the amount. Superficial readers find this somewhat perplexing, and think that definite information is unobtainable amid such diversities of opinion. The outcome is considered to leave matters undecided, and affairs pretty much as they were before the discussion commenced.

In a sense this is perfectly correct. There is no definite answer to the query, as everything depends upon the

individual. None the less there is a good deal to be learned by a perusal of these letters, particularly by those who, when reading, bring the best of their critical faculties to bear upon the subject, try to gauge the character and personalities of the writers, and ask themselves how far the ideas expounded bear upon their own particular case. Some small amount of deductive reasoning will lead probably to the conclusion that the fifty-pound man would somehow have made headway had he only been possessed of a five pound note, and that the other, even if his two hundred and fifty had been doubled, would yet have found it none too much for a start.

The exact truth is generally to be found somewhere between two apparently contradictory statements, and with a well-developed business instinct no assistant need fear the beginning if he is possessed of one hundred and fifty pounds. He cannot, of course, expect to run a huge distributing store in a leading city thoroughfare on the money, but he may, none the less, make a very comfortable livelihood in a quiet and unostentatious manner by dint of application and energy judiciously expended in an appropriate quarter.

A careful exploration of any town will prove that expansion is always going on. New districts are being perpetually opened up, the tentacles of the speculative builder spread in all directions. One quarter is devoted to villa-dom, another to suburban streets for the accommodation of the operative and artisan. And somewhere, amid this ever-growing population, there is an opening for the progressive young grocer. Still, he must discriminate. Some neighbourhoods do not catch on with occupants, others take an inordinately long time to develop properly, and although it is well to be first in the field, a too long enforced waiting may be disastrous. Then, again, the class of resident has to be taken into consideration. If villas abound, the type of goods required will be those which

appertain to the family trade, and some amount of credit will have to be given. Housewives relying on the weekly wage want first-class goods at popular prices, and are usually prepared to pay ready money. It may often be noticed that working-class neighbourhoods are very much overdone with small general shops, some of which present a disgraceful appearance. These are kept in the main by people who know little or nothing about the business they conduct, and still less about the goods handled. Such trading is dangerous to both buyer and seller. But here and there appears a small store tastefully arranged, bright and stocky in appearance, well kept, and clean within and without. The man controlling it is one who has mastered his calling. Although, perhaps, the turnover may not be very large, the expenses on the other hand are not heavy. The very look and style of the place commend it, and in all probability the proprietor in his quiet way is doing extremely well and offers an example to follow.

If, then, when time is fully ripe, and after careful and exhaustive consideration a site has been decided upon, the first step is to secure possession of the premises. The rent to be paid will be determined by size and position, and landlords are generally keen hands at a bargain. Still, if a shop of fair size can be obtained with a convenient dwelling-house, and such warehouse accommodation as may be required, it will be worth more to the beginner in the end than another which may be cheaper but not so suitable. Preliminaries being duly settled, and terms arranged, the next step is to secure fixity of tenure. Unless this can be done on a legal basis, if the property should change hands, a notice to quit, or a demand for an increased rent may be served upon the tenant.

Yet the cautious man will not desire to commit himself too far at the outset, and a written agreement will serve him *pro tem*. The terms of this will probably be that

the landlord undertakes to let, and the tenant to take certain specified premises at a fixed rental for one year certain. And that further, after this year has expired, it shall be optional for the said tenant to have a lease of the premises for seven, fourteen, or twenty-one years, as he may desire. Properly drawn up, and bearing a sixpenny inland revenue stamp, such an agreement will be sufficiently binding, and if the venture is not a success, there are no heavy obligations to cloud the future. As, however, failure to establish a business is not at all contemplated, the lease should be prepared well before the time stipulated.

This must be done by a qualified solicitor acting on behalf of the tenant, who will submit the draft to the landlord or his agent for approval. Some leases are very formidable documents, and contain a lot of quite unnecessary verbiage, but the principal idea being to record conditions and terms of tenancy as mutually agreed upon between the two contracting parties, the clauses of this legal instrument ought to embody just these in a manner that is simple, yet concise and clear. While, of course, the solicitor engaged may be fully relied upon to protect the interests of his client, it is none the less necessary to scrutinise keenly and to understand thoroughly every word of either lease or whatever other documents bearing upon business affairs may be presented for signature. Any points which are doubtful can then be elucidated, and a definite understanding established. The law, as between landlord and tenant, is laid down on specified lines, but it is rather complex to the lay mind, and such precautions must be observed as commend themselves to the ordinary thoughtful man of common sense and ability.

Modern tendency inclines towards lavishness in the matter of shop-fitting and decoration generally, but beginners in the grocery trade who have their way to make need not incur undue expense either with fixtures or

air as may be generated, always ascends, and it is not good for perishable commodities to hang in a vitiated atmosphere.

Fixtures behind the provision counter must be planned so as to allow of easy cleaning, and as they are generally in full view to keep them tidy is all important. Those underneath can be dealt with as on the grocery side. But as here there are few parcels to pack, each should be allotted a specific purpose, and not utilized anyhow. This range of fittings is a sure guide to the qualifications of the man in charge, and the condition thereof, if disorderly, proves carelessness and negligence.

For such space as may be left, lockers of a good size are always useful. They will hold a lot of goods, if necessary, and when stock is low can always be faced so as to convey a bold appearance. Here and there a good mirror will double the effect, but these should never be arranged so as to reflect the rear part of the counters, as the floor there is bound to get a little littered during the course of the day.

Any fittings which are put in for trade purposes remain the tenant's property, and so long as the main walls and the building are kept in repair can be removed at will. The landlord has no control over them whatever, unless it should become necessary to distrain for rent, when they can, after legal process, be seized and sold to meet this liability.

Strong, serviceable utensils are indispensable. A well-made scoop will last a lifetime, cheap tin articles speedily break. Weights, scales, and measures must be all tested and stamped in accordance with regulations before use. Knives should have ovally-rounded handles, or they gall the hands very badly; saws be of a strong type; and beater and slice of hard boxwood; deal is considerably cheaper, but it will not stand the wear, and frays into fibre very quickly. The oval shape is best for canisters, they look bolder, and the cover can be used to remove contents for weighing; this cannot be done if the round topped kind are purchased.

With the first range of stock, beginners must be very careful not to over-buy. The aim should be to make it comprehensive, and not to carry excessive quantities of any one particular line. Sometimes men who have been managing an extensive business and are accustomed to buying largely find it a little difficult to narrow down ; but it is absolutely necessary for them to moderate their ideas somewhat, or they are safe to outrun the constable. The ambition should not be to buy largely, but to pay promptly, and a far better commercial reputation can be thus built up among representatives and wholesale firms.

A carefully-compiled list of goods drawn up with full attention to the probable needs of the neighbourhood will be required for a start. All should be delivered before the opening day, and put in their respective places, so that no confusion may be exhibited when the doors are first opened. After-renewals simply come along for treatment as a matter of course.

Some amount of judicious advertising, and the creation of interest supplemented by a little mild excitement, are necessary to make things hum in a minor degree. But sensational methods, or ill-considered and unremunerative selling prices are better not displayed. Business cannot be thus securely built up ; steady progress is far preferable to that form of trading which comes with a rush and afterward dwindles unless the public are perpetually prodded into patronage.

One point of principle has to be remembered. When a young man contemplates starting business it is not seemly to interfere directly or indirectly with any trade connections that have been formed during preceding engagements. Those who begin in direct antagonism to previous employers, and open in close proximity, hoping by means of inner knowledge to " rope in " such of the customers as may be familiar to them, are guilty of a mean and shabby action. Such modes are not creditable,

neither will they bring eventual success. Wherever the beginner pitches his tent there must be some amount of rivalry, that is unavoidable. But there are openings for all in reason, and a fair field and no favour comprises everything necessary. Traders do not resent competition on fair lines, and the new-comer to any neighbourhood will receive courtesy and consideration. Sharp practice is, however, smartly resented, and may provoke that form of opposition to which the weaker is bound to succumb.

And it has further to be recollected that if the tyro does not look after his business it will most certainly not look after him. Many are disposed to infer, after a few weeks have gone by and a little money has come in, that they can take it easy, and succumb to the temptations offered by excursion, sport, and cycle ride, or "fifty up" with a too genial commercial on a quiet afternoon. This is but to court disaster. A modern business conducted by oneself for personal profit is the hardest taskmaster that can possibly be imagined. The slightest neglect is paid back in kind with such certainty and sureness that it dare not be even contemplated. But diligent attention will be rewarded, and prosperity is fairly safe to befriend those who realise this and act upon it to the fullest possible extent.

CHAPTER XXII

THE QUESTION OF PROPRIETORSHIP (*continued*)

II. Supplementary Hints in Aid

BUSINESS responsibilities inevitably bring more or less care and anxiety, even the buying and selling of groceries imply a risk, since the transactions are in a certain sense speculative. The grocer purchases a case of lump sugar, confidently expecting to retail the bulk in parcels to his customers; he has faith enough to infer that some will need it, and come to him to supply them, he also believes in his own ability duly to dispose of the lot. Yet he cannot be certain of this, and if for any unforeseen reason it remains on hand, he still has to pay for it when the time arrives; all responsibility rests with him. Perhaps he may buy at 20s. per hundredweight, expecting to sell it at twopence-halfpenny per pound, then the difference which is in his favour is spoken of as profit. But if under compulsory circumstances, a fall of the market or damage to goods, he has to clear at twopence, then the difference is against him, and he sustains a loss. The same applies to everything; in all instances risk exists.

At the present time there is hardly a risk to which either man or goods are liable which cannot be insured against. That is, for the payment of a specified sum down, or at intervals, which sum is termed the premium, a certain person or company is prepared to guarantee immunity against monetary loss incurred under duly-mentioned conditions. The document in which these conditions are embodied is known as the policy, and, together with the premium receipt, is held by the person insuring as security against the possible contingency outlined.

Now risks vary in degree. In the imaginary sugar

instance just cited, there is practically none, and to insure against it would mean unnecessary waste of time and trouble. Were it a question of a thousand cases, the matter would call for further consideration. Still some forms of everyday risk may possibly bring disaster of the gravest possible type, and need for self-protection is imperative. Particularly is this the case with regard to fire.

Therefore one of the first duties devolving upon the new proprietor is to see into this. His policy or policies must cover fixtures and utensils, stock-in-trade, and household furniture and effects. The wording thereof must be comprehensive, including all. As to the payment of premiums he must make the best terms he can with the company selected or its agent. Much depends upon regulations and conditions, those who stock inflammable oils, for instance, incur higher rates. Still, taking into consideration the security offered, the charges, which vary a little as between fixtures, goods and furniture, are very reasonable, and the British companies have a well-established reputation for equitable treatment.

Nevertheless, there are details to note. The arrangement between insurer and insured is in the legal sense a contract, and a contract should be made in perfect good faith on either side. Each party thereto is expected to act in accordance with the canons of strict commercial integrity. Value must not be over-estimated, the aim is to protect, not to obtain gain in the event of fire; to insure up to the full worth of the goods is legitimate, but not to exceed it.

The clauses in the policy should be studied very carefully. All are worded on pretty much the same lines, and some rather subtle points are involved, yet few take the trouble to read them. It will be noted that the company pay for damage only; that is, if a man is insured for £200, and a fire occurs which damages his property to the extent of £150 according to the valuer, that £150 is paid and no

more. If he desires to cover possible loss of profit, personal inconvenience, and so on, this has to be paid for in addition, and noted in a special clause. Then, again, and this is most important, if a fire breaks out on the premises of a man who is insured for £200 in the beginning of December, or at any other period when circumstances have compelled him to run his stock up to £250, and £150 worth of damage is done, the insurance company cannot legally be compelled to pay more than £120, and considerable loss may thus result. Companies are protected under what is called the average clause, which appears in every policy and enjoins, to put it briefly, that if a man only insures a portion of his property he must bear a proportion of the loss, which in the strict judicial sense is fair, as all should cover their own risks. Still, it sometimes terribly harasses men to find this out when it is too late. A small extra premium on a sliding scale will protect a varying or extra heavy stock, and arrangements should be made to safeguard a contingency of this kind by having everything perfectly clear.

Another serious risk is connected with possible accidents to employees. If an errand-boy should slip off the steps and injure his spine, a compensation claim may have to be met that would simply ruin a beginner. But he can protect himself on moderate terms. The particular Act which makes the grocer liable in this connection has given rise to a good deal of litigation, and so many complications have ensued that matters are even now by no means clear. Still, if insured, the burden falls upon the company, whether legal proceedings or friendly arrangements are resorted to. Here again the employer must, however, read and clearly understand the covering policy before regarding himself as secure.

A medium size sheet of British plate-glass will cost anything from £10 to £20, and a small boy with a stone, or a clumsy assistant with a pair of steps, may finish it completely, from the utilitarian point of view. The loss

is heavy, and has to be safeguarded. But on value and risk, plate-glass insurance is relatively high, to wit, the premiums enforced are somewhat out of proportion to the responsibility undertaken. Consequently, the grocers in many towns, through their associations, insure themselves. For instance, if one hundred traders subscribe 5s. each, a fund of £25 is immediately available. Perhaps there may not be a breakage for a year, then £10 can be carried to reserve, and the balance be divided among those interested, the result being that the next subscription involves practically no outlay worth speaking of, and with ordinary good fortune a profit is eventually made, since the cost of paying premiums to a company is saved, while in the strict sense, nothing has been expended. Even if adverse times are now and then experienced, the expense is not over-excessive, and there is little doubt that as time proceeds such forms of self-insurance will be further developed. They represent, in reality, the highest ideal of co-operation; the welding together of identical interests for the common weal.

Passing reference has been made to the necessity for life insurance as a protective measure, and when a young man has commenced business, the need becomes still more urgent. It is more than likely that as his affairs progress he will find himself paying away money as fast as it can be taken, and that also, in order to keep his stock up, he has to incur a considerable amount of liabilities. No ill-considered speculation need be indulged in, but all wholesale purchases are made to some extent upon a credit basis. The longer the credit taken as a rule, the higher the price that has to be paid for the goods. If a ton of granulated sugar is bought for which two months' terms are arranged, it implies in effect that the wholesale merchant is willing to trust the grocer with these ten bags, and to allow him, if he wishes, that length of time wherein to sell and get the money together wherewith to pay. But providing

he has sufficient cash in hand to pay almost directly on receipt, he will deduct from his statement a sum equal to the interest on the amount involved at the rate of 5 per cent. per annum. Thus, if the sugar is worth fifteen pounds, he deducts half-a-crown, handing over fourteen pounds seventeen shillings and sixpence, and his profit is increased by the little money thus saved. This exemplifies what is known as a "cash discount."

Still, there are many instances where it is neither convenient nor expedient to pay at once, and the consequence is most traders owe a certain amount of money. Hence, it may follow that a sum totalling, say £200, is standing as a liability on the various folios of the bought ledger at a time when the bank balance is relatively low. There is no doubt as to solvency; the debts will be paid as they fall due, but there are no available funds to liquidate them at the moment.

But suppose at this particular juncture the grocer is stricken down by illness, and death supervenes. Difficulties occur directly, since an inquiry into his affairs immediately takes place, and the position is made clear. Creditors get nervous and press; the deceased man's representatives find themselves in a quandary, business becomes disorganised, and what may have been a valuable property for a surviving wife and children, is now but a worthless incumbrance.

If, however, an examination of the effects reveals the fact that there is a fully-paid-up life insurance policy of £300 in possession, and in the same envelope a duly executed will clearly stating the wishes and intentions of the deceased, how different is the position. The tidings, "Insured; debts protected," pass round in a kind of magic whisper, and creditors instead of pressing do all they can to assist. In a very brief time matters are adjusted, affairs proceed smoothly, and, given careful management by executors or trustees, the grocer's dependants are in a comparatively

secure position. The six words of advice, "Insure your life ; make your will," cannot be too strongly impressed upon the young trader.

Referring back briefly to the matter of discounts, there are certain lines handled by grocers which are subject to substantial rebates in this way, in some cases as much as twenty-two-and-a-half and thirty-three-and-a-third per cent. Prompt payment is not essential to secure this, it is what is termed a "trade discount," and really lessens by the amount allowed the cost of the goods. To specify the commodities thus dealt with is not here advisable. Neither is it discreet to examine the reasons underlying the custom. Palpable as they are, and clearly understood though they may be by every business man, the subject is too delicate and controversial for present discussion. Suffice it to say that the method prevails, and beginners must be careful to see that they secure the full concession, while the practice affords a little problem in ethics which students may well ponder over and think out for themselves.

Furthermore, a grocer commencing business finds himself face to face with the gravest of all possible risks, that of breaking the law. To make a slip in this connection, however innocently, may blast his reputation beyond re-establishing. Neither can there be any insurance against such risk ; for although underwriters of a speculative tendency may be willing in the personal sense to issue a policy indemnifying in the case of prosecution or fine, a contract on these terms would not be permissible legally, as the view would probably and rightly be taken that it must be in itself a document detrimental to the public interest, as affording a temptation to disregard regulations which every individual is expected to obey.

While an old maxim tells us that "Every man who is his own lawyer has a fool for a client," the fact remains that every enactment pre-supposes knowledge, and that

ignorance of the conditions therein laid down is no excuse for non-observance. It is incumbent, therefore, for all traders to familiarise themselves, as far as possible, with the obligations imposed by the legislature. They must likewise remember that, as a self-governing nation, we make our own laws through the agency of representatives duly elected by a majority of the voters, and that as a consequence, all Acts of Parliament are passed with the sole view of bettering the condition of the populace, however much individuals may object to the wording of certain clauses.

The net outcome is that the inhabitants of the United Kingdom enjoy such privileges as are possessed by no other nation. The body of laws, so far as inception is concerned, does not unduly press upon the right-minded citizen. Nevertheless, they often perplex him, and this perplexity is entirely due to the incompetent drafting exhibited by those who are responsible for their compilation and recording officially.

Hence it follows that although members of parliament may spend hours in debating the substitution of "or" for "and," and "whereas" for "wherefore," when Acts are finally placed upon the Statute Book nobody knows exactly what they mean. The general tenor is clear enough, and everybody is prepared to abide loyally thereby, but doubtful points and minor clauses necessitate innumerable judicial inquiries, appeals and counter appeals, and much prolonged investigation before finite precedents are established as guides to others.

The only course open, therefore, is for traders to study the Acts themselves. The text of new bills is generally printed in the trade papers. Records of past legislation can be obtained for a very nominal outlay. And if these are compared with such accounts of proceedings as may have been instituted from time to time, the advisability of preserving which has already been mentioned, it is

possible to form an opinion as to reasonably safe modes of procedure.

Nor should the fact be lost sight of that there is generally an indirect form of insurance available. In most important centres, Grocers and Provision Dealers Associations have been formed, with the object of protecting Allied Traders' interests, and assisting them in times of difficulty. The subscription entitling applicants to membership is quite reasonable, and the possible advantages to be derived are very considerable. All these associations have an official solicitor appointed, and his services are ever at the disposal of members on the payment of a very moderate fee. Every young grocer who starts in business should identify himself with Association work, not only as a measure of precaution, but also because all important trade topics are brought forward for consideration, and much valuable information can be gathered from the discussions and varied opinions expressed by the members, most of whom are men of lifelong commercial experience.

Still, it is not the function of a solicitor to impart legal instruction, but rather to counsel and advise. There are about fifty Acts of Parliament which concern the retail grocer very closely, and although even to remember them all, much less to know them, is impossible without frequent reference to legal handbooks, the pith of a few can well be carried in mind. The Weights and Measures Act, for instance, makes it illegal for him to be in possession of any scale, weight, or measure, which is faulty or unjust. Whether for or against him, it does not matter. And carefully note the words in "possession of," for if an old disused twenty-eight pound weight is utilized as a warehouse door-stopper, it is on the premises and its mere existence constitutes a technical offence. Inspectors under this Act, or any other, must never be obstructed in the execution of their duty; every possible aid and assistance has to be afforded them.

In the personal sense every grocer who conducts business rightly can ignore the Acts which govern the sale of food and drugs, as adulteration is never practised, but commercially they harass him terribly, since as he is the distributor he is responsible for the constituent parts of every proprietary article handled. One of the principal features is to insist that everything supplied shall be of the nature, quality, and substance demanded. This is by no means easy to observe, when sealed packages are sold as received, and the actual contents have perhaps never been examined. But these packet goods if of a blended nature generally bear a descriptive label by way of a protective measure, and the retailer by using labels of a kindred type for bulk commodities, such as mustard compound, chocolate powders, or mixtures of coffee and chicory, can also guard himself to some extent. Unfortunately, however, so many legal subtleties are brought into play that practically every test transaction has its own difficulties. The probabilities are that, should an inspector or his emissary ask for a certain item, such as a low-price loose cocoa, and either the grocer or his assistant explain that pure cocoa cannot possibly be put on the market at the specified figure, and that only a blend consisting of cocoa, farina, and sugar can be sold for the money, supplementing these remarks by conspicuously labelling the package, they would have complied with the requirements of the law, although, to be candid, everything depends upon the views taken by the magistrates, or their official, the advising clerk, who generally acts pretty much as he likes.

Yet another clause insists that nothing shall be sold which is detrimental to the health of either purchaser or possible consumer, and no amount of labelling or explanation will condone this. Still, here again diversity of opinion entails some amount of trouble. One medical man will hold that the fraction of a grain of sulphate of copper is injurious ; another taking a diametrically opposite

view will assert that there is not the slightest risk of harm in consuming it. Small wonder that retail traders sometimes find themselves involved in an inextricable maze of perplexity. There is really only one way out, and that is to combine and enforce such legislation as shall throw full responsibility on those who pack, thus relieving the seller, while also legally defining certain commodities and stating clearly what may, or may not, be done with regard to doubtful and controversial subjects.

The Merchandise Marks Act is very important. It can never be carried out in its entirety, owing to the fact that trade custom has baptized certain articles, and given them names which being purely adjectival and descriptive, in no sense imply place or country of origin. Any British firm of bacon-curers, for instance, will deliver what is known as German sausage. But to sell American bacon as Danish would be seriously regarded and provoke drastic action on the part of agents representing the latter country's interest.

The Sale of Goods Act, regulations governing Contracts, Explosives, Hawkers, the sanitary condition of Bake-houses, relationship between Landlord and Tenant, Banker and Client, Railway Companies and Consignees, and innumerable others, call for careful investigation. No trader can be too well posted in details concerning these. A very excellent measure, popularly known as the "Children's Charter," has but recently come into force. Some of its clauses, however, may affect thoughtless assistants in cases where grocers dispense tobacco and cigarettes. British boys are up to all sorts of mischief, and will regard it as good fun to dodge the provisions of the Act if they can. The manner in which they have already gripped its purport as concerning themselves is quite remarkable.

Grocers who are Off-licence holders have to be especially careful in the matter of law observance. So many wanton,

unprovoked, and altogether unjustifiable attacks are made upon them as a collective body from time to time that the slightest accidental lapse may meet with a storm of disapprobation. The Habitual Drunkards Act appears to have fallen into oblivion, and the "Black List," which was seemingly issued to them for the sole purpose of amusing irresponsible young assistants by its quaint descriptions of over-convivial ladies, no longer appears. But the Child Messenger Act has to be observed, while much precaution is necessary with regard to sales; transactions must take place upon the premises which are licensed, and the spirit stock books should always be posted to date.

Although some reference to the subject has been imperative, it must be clearly understood here that no legal knowledge is claimed, and no legal advice tendered, the only object being to convey, as indicated, some "supplementary hints in aid." It is a wise and proper course in all cases of doubt or difficulty to consult the Association solicitor. Amateur law is extremely dangerous.

It is very necessary for all traders, and more especially beginners, to ascertain exactly their own position at regular intervals. Men who keep books carefully can check affairs as they proceed to some extent, but now and then more exhaustive inquiry is required. When a beginner has been in business for six months, therefore, it is quite time for him to take stock. Providing everything is then in order, and the results are in all respects satisfactory, once a year afterward will suffice in the majority of cases.

The first stage is to ascertain the actual amount represented by the goods on hand. Some little display of foresight and arrangement will enable this to be done quite easily, and the lists can be compiled in a correct and careful manner. The value should be appraised at net cost, unless a fall in the market or deterioration has affected them detrimentally; in which case their worth at the moment should

be specified. The sheets or book folios on which the record is made then have to be gone through very carefully, figures extended, added, and checked. Each page should be totted separately, and the total epitomised at the end, as if amounts are carried forward it is often very troublesome to rectify an error.

Knowing from his books the worth of stock at the time of commencing business, to the amount thus represented is added the value of purchases made since. As a set off to this come the cash and credit sales for the same period plus the estimated value of the stock in hand. By just so much as the latter total exceeds the former is the amount of gross profit represented. Deducting from this all expenses that have been incurred or for which he is liable up to the day of stock-taking, the remainder is the net profit earned. This, briefly, is how what is termed the trading account is made up.

For the balance-sheet assets have to be compared with liabilities. On the one hand, stand what a man owns and what is due to him; on the other, the total of his indebtedness to all and sundry with whom he may have business relationship. The balance, that is, the sum necessary to make both amounts even, outlines the position. Assets must exceed liabilities in business, and sales in the aggregate have to be more in amount than purchases, just on the same principle that a man's weekly expenditure should always be a little less in amount than his weekly earnings.

Assets should never be over-estimated or a false impression of security may be upheld. For a first stock-taking, it is just permissible to assess fixtures and utensils at their actual cost. But subsequently wear and tear will to some extent depreciate them necessarily, and at least five per cent. per annum should be allowed for this. A kind of sinking fund is thus formed, and in twenty years they will have automatically paid for themselves, or to express it differently, the profits of the business will have been

subjected to a form of private taxation, which gradually compensates for the original outlay.

Then, again, the question arises with regard to differentiation. Presuming a start has been made with one hundred and fifty pounds, one hundred of which is applied to the purchase of stock and the remainder of fifty expended in the necessary fittings and permanent effects, without which business cannot be conducted, the two sums do not stand exactly in the same category. The one hundred pounds has become working, circulating, or floating capital, which is being turned over as rapidly as occasion allows, and should increase little by little. But the balance of fifty represents fixed capital; fixtures and so on are not bought to sell again at a profit, and apart from utility they yield no direct return.

And as it is bad finance for money even thus invested to be idle, this fifty pounds ought to bear its little burden, and a rate of interest should be charged upon it, say five per cent. per annum, before net profit is arrived at. In this instance, fifty shillings yearly would be deducted from the sum indicated on the trading account.

Another point occurs in connection with personal expenditure, and it is here that many beginners fall into grave error, and handicap themselves at the outset. Money is being handled in rather larger sums than have before been the custom, and a feeling of ownership, the right to do with it as one likes, may perhaps be manifested. The view is quite wrong. A young grocer may have ten pounds in possession, not ten shillings of which belong to him actually, as against it he has to set off the many liabilities which really make it the property of others. Every penny taken must therefore be regarded in the sense of high trusteeship, and allocated to its proper position. Household expenses must be met, and for this purpose he should allow himself a weekly sum, taking care not to exceed it, and to make it as low as is consistent with comfort. Rent will fall

upon the business, and the needs of a family accustomed to frugal living do not involve a heavy outlay. For such goods as are taken from stock an equivalent amount can be returned; this checks indiscriminate usage, and avoids complication in accounts. In reality the sum thus drawn but pays the wage to which his labour entitles him, and which would be a trade expense had he to employ a manager. But for income tax purposes it must be regarded as a portion of his income, and a return has to be made accordingly.

Expert accountants and theorists who publish treatises on book-keeping do not appear as yet to have considered the necessity for issuing a work exemplifying the best modes to be followed by grocers who control a small business. Such men have rarely had an opportunity for acquiring more than an elementary knowledge of the subject, and find that intricate methods not only perplex them, but that the time at their disposal does not allow of their being effectively carried out.

For this reason hints concerning the cash-book have been designedly reserved to the last. To keep this book correctly is of extreme importance, and the more detailed information it conveys the better. Hence, where there is a large turnover, and either a clerical staff is employed or outside aid is obtained, a columnar style is adopted, and each transaction is recorded under specific headings, the whole being balanced monthly. The system is perfect where a big business is being conducted, but it is too elaborate for the little man.

In spite, then, of some strongly expressed opinions to the contrary, there seems no legitimate reason why beginners whose turnover may be about forty or fifty pounds weekly should not keep their cash-book on the "imprest" plan, and balance it every Saturday night. The main purpose of this book is to record exactly what money has been taken, and precisely what is done with it. If worked upon

these lines, the return is indicated upon one side, and the manner in which it is dealt with on the other. Crudely defined the word "imprest" implies that it is, to an extent, automatic or self-balancing. Suppose, for instance, a couple of pounds in small change is held in hand for petty cash, and ten shillings and elevenpence in one week are expended, this amount has to be drawn from cash in order that the minor book can be kept clear. The amount is simply made up. Similar rules can be applied to the cash-book proper, although really there is no necessity for even a shilling's worth of manipulation, as the book can always be balanced to a halfpenny on the final banking slip for the week, and the separate transactions are noted in a simple yet clear form which enables them to be afterward transferred to their proper place in the book-keeping scheme.

So long as accounts are kept accurately, exact style is not of supreme importance, and with ordinary care the young trader need run no risk of becoming involved, unless through circumstances entirely beyond his control. Should illness or disaster of any type befall him, to be frank and candid is by far the manliest course. Wholesale firms naturally do not like losing money, but the man in difficulties who is open concerning his position, and can explain clearly the cause of his embarrassment, receives far more consideration than the one who, knowing in his heart that his commercial experiment is a failure, yet blunders indiscriminately forward, incurs more debts, and ultimately finds himself facing absolute ruin.

It is extremely unlikely that the final word concerning the Grocery trade, its organisation and management, its possibilities and its ever-present and perpetually expanding problems will ever be written. Those who have been connected with it longest realise best how little they know, how much there is yet to learn. To attempt the acquisition of full knowledge in minute detail is like walking to

where a rainbow meets the horizon, or ploughing a long straight furrow, the end of which can never be reached. But the public demand, and rightly demand, efficiency. However much the young assistant may fall short of attaining perfection, he certainly has no excuse for neglecting to try, the more so as facilities at his disposal are now considerably greater than ever before. The issue rests entirely with himself. Just so far as he enters into the matter with energy and enthusiasm regarding any information herein imparted as purely elementary, and with the determination to make it a start-off for wider investigation and more comprehensive survey, just so surely that measure of success which is his fair and meet reward will be attained.

BACON-PRICING

Illustration exemplifying the probable return that may be expected from a smoked Wiltshire side, weighing on delivery fifty-six pounds, and purchased at the rate of seventy shillings per cwt.; the leading provision assistant, in cutting, aiming at three halfpence per pound gross profit—

COST OF SIDE, 56 LBS., @ 70s. = £1 15s. 0D.

DISTRIBUTED AS UNDER

Weight of Sections. lbs. ozs.		Description of Cut.	Selling price per lb.	Realising.		
7	14	Fore Hock	5½	3	7½	
2	13	Collar End	7½	1	9½	
3	2	Prime of Collar	8	2	1	
3	9	Top of Back	10	3	0	
5	0	Prime of Back	11	4	7	
4	2	Loin	11	3	9½	
3	3	Corner of Gammon	10½	2	10	
4	2	Centre Fillet of Gammon ..	1/-	4	1½	
6	1	Gammon Hock	7½	3	9½	
2	4	Flank	7	1	4	
1	8	Thin Streak next Flank ..	8½	1	1	
2	2	Narrow Streak	9½	1	8½	
5	10	Prime Streak	11	5	2	
3	10	Top of Streak next Shoulder ..	9	2	9	
1	0	Evaporation, scale break, and discarded oyster bone ..		—	—	—
56	0			£2	1	8

Average selling price per lb. = £2 1s. 8d. ÷ 55 = $\frac{590}{55} = 9\cdot09$,
or a rate of ninepence and one-eleventh part of a penny.

Gross profit on turnover is 6s. 8d. on a cash return of £2 1s. 8d.,
equal to a rate of 16 per cent.

It has to be noted here that nothing is added to cost for shrinkage, as the side only yielded fifty-five pounds on being cut up after hanging seventy-two hours, average and profit thus being calculated on the short weight. Not only so, but fair prices were charged for medium grade cuts, while being lean and thick in the streak, the best part of this was fairly heavy. The experiment, consequently, goes far to prove that it is not really safe to charge less than fourpence on for prime as if either gammon, hock, flank, or shoulder parts had hung fire, necessitating sale at a sacrifice, the profit would have so far dwindled as to hardly pay working expenses.

WEEK ENDING

Date.	Cash.
Monday—Cash in hand .. .. .	.. .. .
Cash Takings	2 14 9
Cash received on $\frac{a}{c}$ of credit sales	1 1 8
Tuesday—Cash Takings	3 2 6
Cash received on $\frac{a}{c}$ of credit sales	18 5
Wednesday—Cash Takings	2 2 6
Cash received on $\frac{a}{c}$ of credit sales	8 8
(Closed at 2 o'clock p.m.)	2 11 2
Thursday—Cash Takings	5 17 11
Cash received on $\frac{a}{c}$ of credit sales	4 4 8
Friday—Cash Takings	8 1 8
Cash received on $\frac{a}{c}$ of credit sales	4 2 2
Saturday—Cash Takings	14 2 2
Cash received on $\frac{a}{c}$ of credit sales	3 2 11
	55 0 0

The final banking has, of course, to be done on the following Monday morning, and it is assumed that at each visit during the week just so much will be paid in as convenient. Items of expenditure are duly transferred to the necessary books, thus the payment as noted to Wholesale Grocers will appear in the Cash Debits, and ultimately in the Bought Ledger. Rate and salaries come under

as applied to a small Grocery Business with a fifty pound turnover—
SATURDAY, — (ANY DATE)

Date.	Contra.	Transfer folio Nos.							Remarks.
Monday—Paid cash for water rate ..	4		16	8			16	8	
Tuesday—Bank ..					7		0	0	
Wednesday— Paid cash for eggs ..	8		7	6					
Paid cash for sausages ..	5		5	0					
Paid cash for fresh butter ..	8		16	0					
Thursday—Bank ..					1	8	6		Business
Friday—Bank ..					8	0	0		normal.
Personal draw- ings	10	1	10	0	5	0	0		Heavy rain
Salary, Junior									Wednesday
Assistant ..	"	1	1	0					morning.
" Boy ..	"		7	6					
Saturday—To Petty Cash <i>a/c</i> ..	55		10	11	2	18	6		Sharp ad- vance in flour
Bank						10	11		during week.
Balance (cash in hand)					24	5	5		Three sacks
					5	0	0		plain - tie
Memorandum of <i>net</i> disbursements through Banking Account as per cheque-book coun- terfoils—					55	0	0		booked at
Blank. Wholesale									prices previous-
Grocers ..	24	10	2	6					ly prevailing
— Wholesale									for delivery in
Provision									fourteen days.
Merchants	18	15	5	8					Newspaper re-
— Biscuit man- ufacturers	12	5	11	7					ports vague
— Wholesale									and apparent-
sundrymen	7	5	15	9					ly inspired by
					36	15	6		speculators.
									Confidently
									anticipate de-
									clining prices
									soon.

the heading of trade expenses, and as few small traders keep a private ledger, money thus expended may be recorded in journal form. At any rate, here are a week's transactions clear and specific so far as cash taken is concerned and accuracy is assured without entailing an undue amount of time and trouble. For entries on the cash side the words "Cash" and "Credits" will suffice if brevity is desired.

The Petty Cash Book folio (imprest) indicating small sums expended during the same week—

Date.	Date.		Voucher No.	
Monday—Cash	2	0 0
Monday—Stamps	..	1	6	1
Gratuity to Carter	..	2	2	2
Tuesday—Box Pens	..	3	4	4
Sundry Purchases	..	4 & 5	8	8
Wednesday—Carriage	..	6	1	1
Knife Grinder	..	7	4	4
Thursday—Messenger	..	8	6	6
Car fare	..	9	4	4
Paid for delivery of	..	10	6	6
Circulars	..	11	3	3
Friday—Pencils	..	12	9	9
Repairs to tickets	..	13	0	0
Saturday—Extra boy	..	14	6	6
Telegram	..	1	9	1
Cash in hand	..	£2	0	0
Saturday—Cash in hand	1	9	1	
Drawn from cash to balance expenditure	10	11		
Saturday—Carried forward ..	£2	0	0	

Specimen entry indicating Trading Account for the first six months of a small Grocery Business newly established, returns being fifty pounds weekly; on the assumption that gross profits aggregate twelve and a half per cent. on turnover, plus a small increase in stock. No allowance has been made for depreciation of fixtures in this instance, neither is the wages bill excessive, the presumption being that the new proprietor works very hard. In actual practice, results are invariably less favourable, and beginners are urgently advised to aim at 15 per cent. for gross profit, as the real never equals the ideal—

Stock in hand on commencing business		150	0	0	Cash Sales	1170	0	0
Net value of Credit Purchases since		1111	10	0	Credit Sales.. ..	130	0	0
Net value of Cash Purchases since		26	0	0	Stock at cost minus values indicating depreciation on appraisal ..	154	6	8
Balance : being gross profit ..		166	16	8				
		1454	6	8		1454	6	8
Less—					Gross profit brought down ..	166	16	8
Wages .. ..	.. ..	38	7	0				
Rent .. ..	.. ..	20	0	0				
Rates and Taxes to date.. ..	.. ..	6	13	4				
Gas .. ..	.. ..	2	0	0				
Advertising and stationery .. ..	.. ..	3	10	0				
Insurances .. ..	.. ..	2	10	0				
Association subscription, half-year			5	3				
Legal Expenses, Lease, etc. ..		3	3	0				
Interest on capital invested in fixed stock (<i>i.e.</i> fixtures, utensils, etc.)		1	5	0				
Balance : being net profit		89	3	1				
		£166	16½	8		£166	16	8

Net profit	£89	3	1
Less personal drawings	39	0	0
Balance	£50	3	1

Balance carried to Capital Account, £50 3s. 1d.

Outline Balance Sheet showing how Assets and Liabilities are computed—

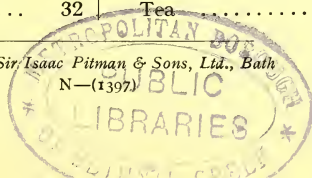
<i>Liabilities.</i>		£75	0	0	<i>Assets.</i>		£50	0	0
Trade Creditors .. ..	.. ..				Fixtures, Fittings, etc.	..	154	6	8
Computed sum due for Rates, Taxes, Salaries, etc., etc., at moment of Stock-taking .. ..	.. ..	10	0	0	Stock .. ..	..	20	0	0
Capital at start—					Book Debts..	..	50	0	0
Fixed	£50 0 0				Cash at Bank ..	..	10	16	5
Floating.. ..	100 0 0				„ in hand			
Plus estimated net profit	50 3 1	200	3	1					
		£285	3	1			£285	3	1

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